



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Supervisory Banking Statistics

Second quarter 2018

BANKENTOEZICHT

October 2018

BANKTILSYN BANKU UZRAUDZĪBA

BANKŲ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

BANKING SUPERVISION

PANGANDJUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNÍ DOHLED

БАНКОВ НАДЗОР

BANKTILSYN

BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

Table of contents

1. General statistics		
T01.01	Significant institutions by classification	2
T01.02	Significant institutions by location of ultimate parent	8
T01.03	Total assets by location of ultimate parent	9
T01.04	Concentration of total assets	10
2. Balance sheet composition and profitability		
T02.01.1	Profit and loss figures by reference period	11
T02.01.2	Profit and loss figures by country	12
T02.01.3	Profit and loss figures by classification	13
T02.02.1	Key performance indicators by reference period	19
T02.02.2	Key performance indicators by country	20
T02.02.3	Key performance indicators by classification	21
T02.03.1	Composition of assets by reference period	27
T02.03.2	Composition of assets by country	28
T02.03.3	Composition of assets by classification	30
T02.04.1	Composition of liabilities and equity by reference period	36
T02.04.2	Composition of liabilities and equity by country	37
T02.04.3	Composition of liabilities and equity by classification	39
3. Capital adequacy, leverage and asset quality		
T03.01.1	Total capital ratio and its components by reference period	45
T03.01.2	Total capital ratio and its components by country	46
T03.01.3	Total capital ratio and its components by classification	47
T03.02.1	CET1 ratio band by reference period	53
T03.02.2	CET1 ratio band by country	54
T03.02.3	CET1 ratio band by classification	55
T03.03.1	Leverage ratios by reference period	60
T03.03.2	Leverage ratios by country	61
T03.03.3	Leverage ratios by classification	63
T03.04.1	Leverage ratio band by reference period	68
T03.04.2	Leverage ratio band by country	69
T03.04.3	Leverage ratio band by classification	70
T03.05.1	Risk exposures composition by reference period	74
T03.05.2	Risk exposures composition by country	75
T03.05.3	Risk exposures composition by classification	77
T03.06	Asset quality: performing and non-performing exposures by instrument and counterparty	83
T03.07.1	Asset quality: non performing loans and advances by reference period	84
T03.07.2	Asset quality: non performing loans and advances by country	85
T03.07.3	Asset quality: non performing loans and advances by classification	86
T03.08.1	Asset quality: forbearance by instrument and counterparty	92
T03.08.2	Asset quality: non-performing exposures and forbearance by country	93
T03.08.3	Asset quality: non-performing exposures and forbearance by classification	94
4. Funding		
T04.01.1	Loan-to-deposit ratio by reference period	100
T04.01.2	Loan-to-deposit ratio by country	101
T04.01.3	Loan-to-deposit ratio by classification	102
5. Liquidity		
T05.01.1	Liquidity coverage ratio by reference period	108
T05.01.2	Liquidity coverage ratio by country	109
T05.01.3	Liquidity coverage ratio by classification	111
T05.02.1	Liquidity coverage ratio band by reference period	116
T05.02.2	Liquidity coverage ratio band by country	117
T05.02.3	Liquidity coverage ratio band by classification	118
6. Data quality		
T06.01	Overview of data quality findings by dimension	122
T06.02	Data quality: punctuality	123
T06.03	Data quality: completeness	124
T06.04	Data quality: accuracy and consistency	125
T06.05	Data quality: stability	126
T06.06	Data quality: plausibility	127

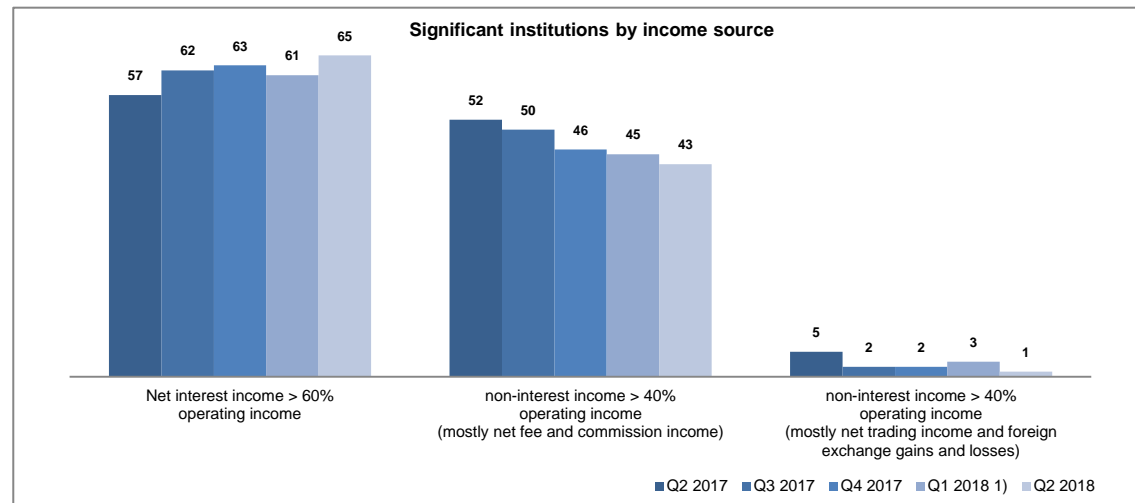
T01.01 Significant institutions by classification (income source) (number of institutions)

Category	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ¹⁾	Q2 2018
Banks with net interest income more than 60% of operating income	57	62	63	61	65
Banks with non-interest income more than 40% of operating income					
<i>Mostly net fee and commission income</i>	52	50	46	45	43
<i>Mostly net trading income and foreign exchange gains and losses</i>	5	2	2	3	1
Total	114	114	111	109	109

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.



T01.01 Significant institutions by classification (geographical diversification, version 1)

(number of institutions)

Category	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁸⁾	Q2 2018
Banks with significant domestic exposures ¹⁾	25	22	23	21	22
Banks with significant international exposures ²⁾					
One geographical area					
SSM	9	9	10	10	9
Non-SSM EEA ³⁾ and RoW ⁴⁾	10	9	8	11	9
Internationally diversified ⁵⁾					
SSM ⁶⁾	3	6	7	3	4
SSM and non-SSM EEA	16	14	13	13	14
SSM and RoW	17	18	16	16	16
SSM, non-SSM EEA and RoW	33	35	32	33	34
Banks without geographically focused exposures ⁷⁾	1	1	2	2	1
Total	114	114	111	109	109

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

2) International exposures more than 5% of total debt securities and loans and advances.

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

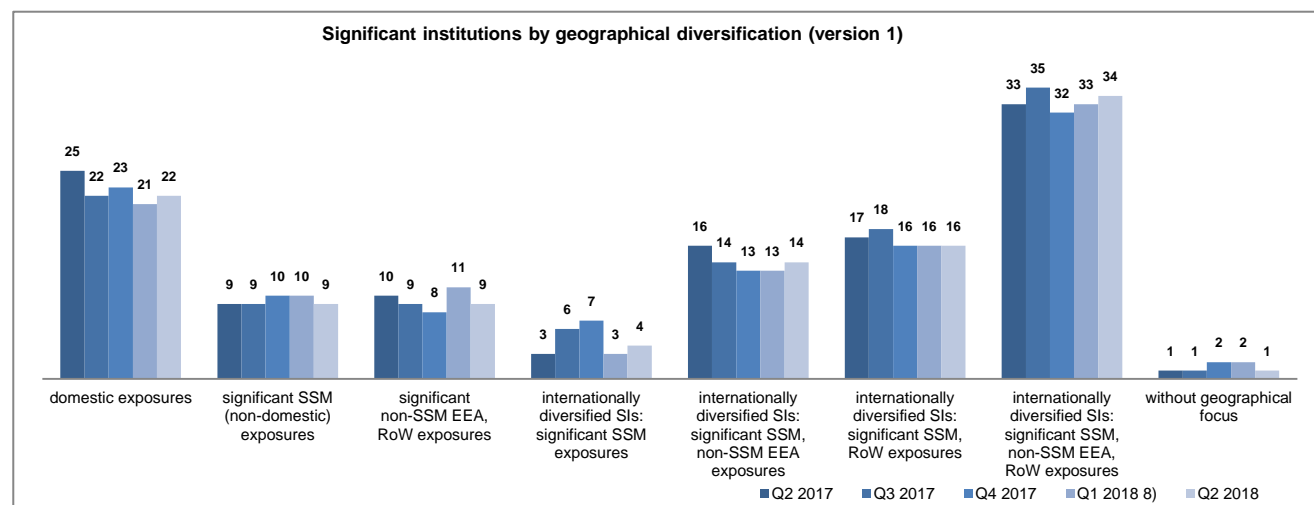
4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

8) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.



T01.01 Significant institutions by classification (geographical diversification, version 2) (number of institutions)

Category	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁵⁾	Q2 2018
Banks with significant domestic exposures ¹⁾	25	22	23	21	22
Banks with largest non-domestic exposures					
<i>SSM (northern Europe) ²⁾</i>	-	1	1	1	1
<i>SSM (central Europe) ²⁾</i>	45	40	38	35	39
<i>SSM (southern Europe) ²⁾</i>	5	9	8	8	8
<i>Non-SSM EEA ³⁾</i>	29	31	27	32	24
<i>Non-EEA Europe ⁴⁾</i>	4	4	5	5	7
<i>Africa</i>	-	-	-	-	-
<i>Asia and Oceania</i>	-	-	-	1	-
<i>North America</i>	5	6	8	5	7
<i>Latin America and the Caribbean</i>	1	1	1	1	1
Total	114	114	111	109	109

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

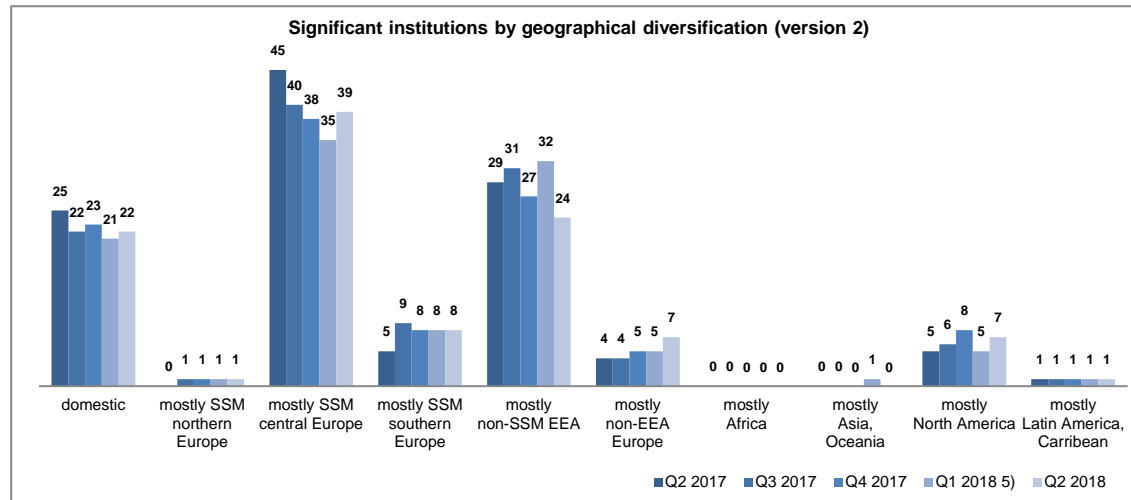
1) Domestic exposures more than 95% of total debt securities and loans and advances.

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

5) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.



T01.01 Significant institutions by classification (size)

(number of institutions)

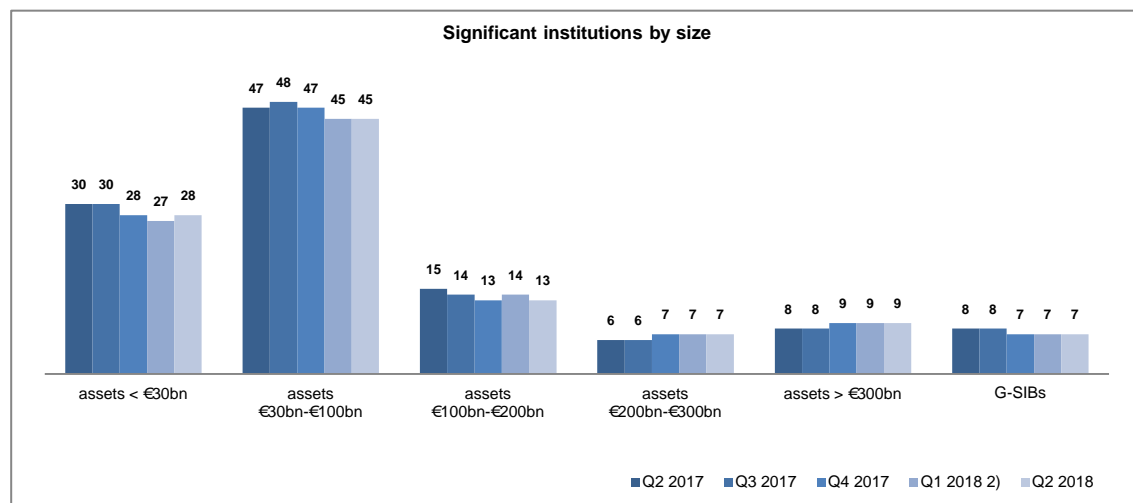
Category	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ²⁾	Q2 2018
Banks with total assets					
<i>Less than €30 billion</i>	30	30	28	27	28
<i>Between €30 billion and €100 billion</i>	47	48	47	45	45
<i>Between €100 billion and €200 billion</i>	15	14	13	14	13
<i>Between €200 billion and €300 billion</i>	6	6	7	7	7
<i>More than €300 billion</i>	8	8	9	9	9
G-SIBs ¹⁾	8	8	7	7	7
Total	114	114	111	109	109

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

2) The number of institutions for first quarter 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.



T01.01 Significant institutions by classification (risk-based) ¹⁾ (number of institutions)

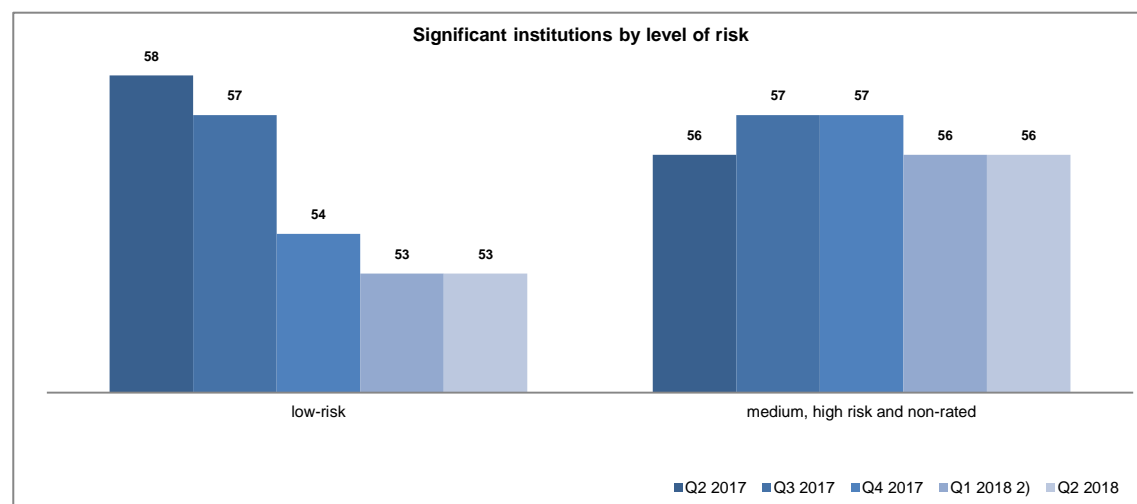
Category	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ²⁾	Q2 2018
Banks with low risk	58	57	54	53	53
Banks with medium, high risk and non-rated	56	57	57	56	56
Total	114	114	111	109	109

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

2) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.



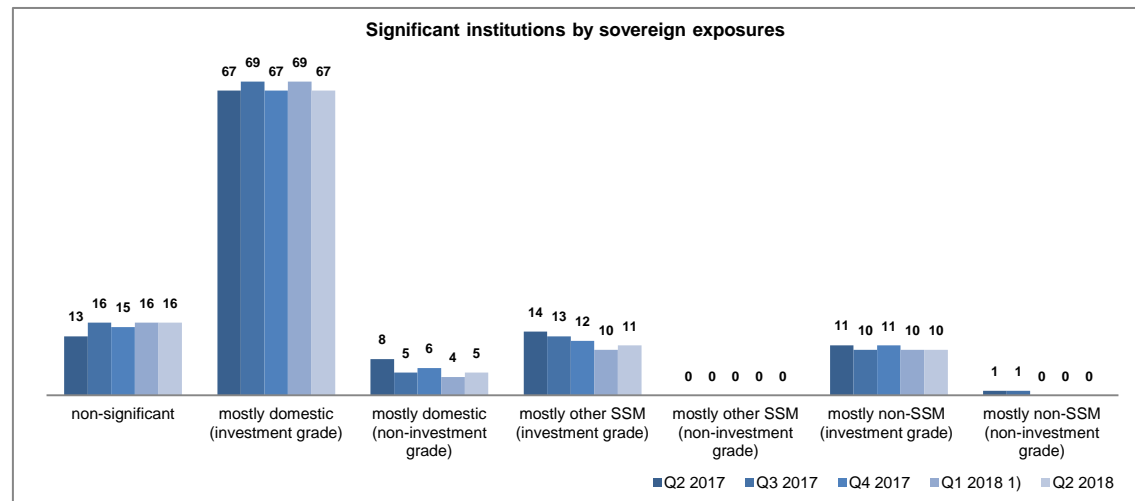
T01.01 Significant institutions by classification (sovereign exposures) (number of institutions)

Category	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ¹⁾	Q2 2018
Banks with sovereign exposures					
Non-significant	13	16	15	16	16
Mostly domestic					
<i>Investment grade</i>	67	69	67	69	67
<i>Non-investment grade</i>	8	5	6	4	5
Mostly to other SSM countries					
<i>Investment grade</i>	14	13	12	10	11
<i>Non-investment grade</i>	-	-	-	-	-
Mostly to non-SSM countries					
<i>Investment grade</i>	11	10	11	10	10
<i>Non-investment grade</i>	1	1	-	-	-
Total	114	114	111	109	109

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.



T01.02 Significant institutions by location of ultimate parent

(number of institutions)

Country (Q2 2018)	Total	Groups with ultimate parent in SSM ²⁾	Groups with ultimate parent in EEA (outside SSM) ³⁾	Groups with ultimate parent outside EEA ⁴⁾
Belgium	7	6	-	1
Germany	20	19	-	1
Estonia	2	-	2	-
Ireland	5	3	1	1
Greece	4	4	-	-
Spain	12	12	-	-
France	11	10	1	-
Italy	11	11	-	-
Cyprus	4	4	-	-
Latvia	3	1	2	-
Lithuania	3	1	2	-
Luxembourg	4	2	-	2
Malta	3	1	1	1
Netherlands	6	6	-	-
Austria	6	4	-	2
Portugal	3	3	-	-
Slovenia	3	3	-	-
Slovakia ¹⁾	-	-	-	-
Finland	2	2	-	-
Total	109	92	9	8

Source: ECB.

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

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

2) Groups with ultimate parent in the Single Supervisory Mechanism (SSM): refers to significant institutions supervised by ECB at the highest level of consolidation.

3) Groups with ultimate parent in the European Economic Area (EEA): refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the SSM and in the EEA.

4) Groups with ultimate parent outside EEA: refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the EEA.

T01.03 Total assets by location of ultimate parent

(percentages)

Country (Q2 2018)	Groups with ultimate parent in SSM ²⁾	Groups with ultimate parent in EEA (outside SSM) ³⁾	Groups with ultimate parent outside EEA ⁴⁾
Belgium	94.73%	-	5.27%
Germany	98.91%	-	1.09%
Estonia	-	100.00%	-
Ireland	73.83%	9.98%	16.19%
Greece	100.00%	-	-
Spain	100.00%	-	-
France	97.90%	2.10%	-
Italy	100.00%	-	-
Cyprus	100.00%	-	-
Latvia	22.07%	77.93%	-
Lithuania	48.22%	51.78%	-
Luxembourg	71.10%	-	28.90%
Malta	59.69%	27.63%	12.68%
Netherlands	100.00%	-	-
Austria	88.66%	-	11.34%
Portugal	100.00%	-	-
Slovenia	100.00%	-	-
Slovakia ¹⁾	-	-	-
Finland	100.00%	-	-
Total	97.89%	1.06%	1.05%

Source: ECB.

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

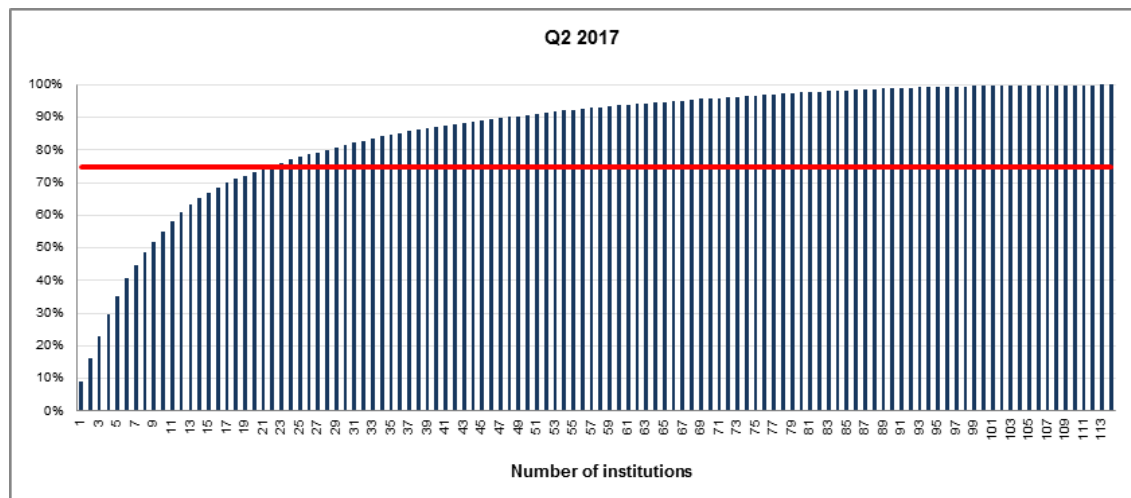
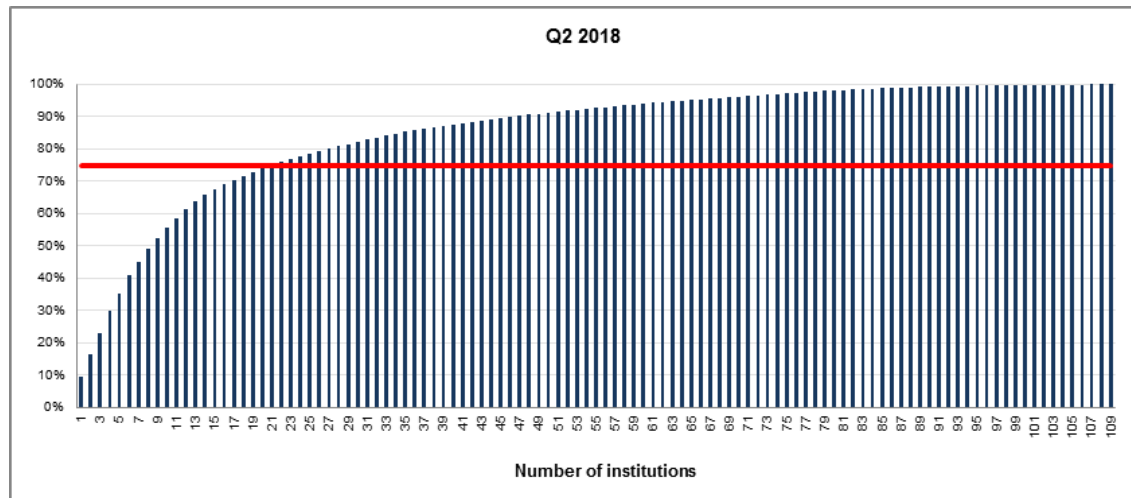
1) There are no significant institutions at the highest level of consolidation in Slovakia.

2) Groups with ultimate parent in the Single Supervisory Mechanism (SSM): refers to significant institutions supervised by ECB at the highest level of consolidation.

3) Groups with ultimate parent in European Economic Area (EEA): refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the SSM and in the EEA.

4) Groups with ultimate parent outside EEA: refers to significant institutions supervised by ECB, whose highest level of consolidation is outside the EEA.

T01.04 Concentration of total assets
(cumulative percentages of total assets)



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions)

Profit and loss ^{1) 2)}	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁶⁾	Q2 2018
Net interest income	130,608.99	194,529.99	259,286.91	64,073.36	129,077.82
Net fee and commission income	68,631.89	101,654.29	136,257.90	34,562.81	69,342.50
Net trading income	20,391.28	28,315.18	37,322.43	4,821.05	11,712.50
Exchange differences, net	136.23	276.34	960.88	-1,390.27	-1,672.29
Net other operating income	18,112.46	18,846.52	22,399.34	11,763.38	18,489.35
Operating income ³⁾	237,880.86	343,622.32	456,227.46	113,830.34	226,949.89
Administrative expenses and depreciation	-149,213.54	-216,265.12	-292,990.87	-76,784.44	-149,507.84
Net income before impairment, provisions and taxes	88,667.31	127,357.20	163,236.60	37,045.91	77,442.05
Impairment and provisions ⁴⁾	-34,953.68	-47,098.75	-72,352.35	-8,979.48	-19,490.85
Other	10,915.89	15,056.51	19,231.18	3,143.28	6,345.68
Profit and loss before tax from continued operation	64,629.52	95,314.96	110,115.42	31,209.70	64,296.87
Profit and loss before tax from discontinued operation ⁵⁾	975.89	3,164.86	3,706.81	86.65	-199.40
Tax expenses or income	-15,824.64	-23,565.51	-29,422.00	-8,193.56	-16,142.99
Net profit/loss	49,780.76	74,914.30	84,400.23	23,102.79	47,954.48

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

2) Figures reported are year-to-date.

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

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

5) This item includes also "extraordinary profit or loss before tax".

6) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T02.01.2 Profit and loss figures by country

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2018)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Net interest income	129,077.82	3,236.50	14,998.08	C	2,793.08	2,868.96	32,883.16	33,914.37	14,372.90	552.25
Net fee and commission income	69,342.50	1,605.02	9,768.48	C	934.41	572.10	11,877.41	25,558.68	11,514.08	127.45
Net trading income	11,712.50	248.14	1,785.55	C	C	53.93	C	C	837.11	-0.28
Exchange differences, net	-1,672.29	17.16	-50.40	C	C	31.81	C	C	-227.64	34.00
Net other operating income	18,489.35	-325.88	3,516.85	C	522.20	343.63	1,307.60	8,156.97	3,448.70	-50.15
Operating income ³⁾	226,949.89	4,780.93	30,018.57	C	4,402.83	3,870.42	46,915.94	73,537.50	29,945.14	663.27
Administrative expenses and depreciation	-149,507.84	-3,458.36	-24,401.47	C	-2,737.74	-2,091.97	-24,289.53	-53,771.51	-18,981.53	-478.39
Net income before impairment, provisions and taxes	77,442.05	1,322.57	5,617.10	C	1,665.09	1,778.46	22,626.41	19,765.99	10,963.61	184.88
Impairment and provisions ⁴⁾	-19,490.85	120.53	-467.39	C	151.28	-1,501.34	-9,175.72	-2,975.01	-4,352.12	-122.25
Other	6,345.68	54.26	283.31	C	44.18	-107.20	1,449.80	3,196.94	1,043.67	28.04
Profit and loss before tax from continued operation	64,296.87	1,497.37	5,433.02	C	1,860.55	169.92	14,900.48	19,987.92	7,655.16	90.67
Profit and loss before tax from discontinued operation ⁵⁾	-199.40	0.00	C	C	0.00	-323.94	C	C	33.29	0.00
Tax expenses or income	-16,142.99	-448.81	C	C	-266.42	-135.42	C	C	-1,551.79	-12.72
Net profit/loss	47,954.48	1,048.55	3,608.75	C	1,594.13	-289.44	10,565.11	15,505.81	6,136.65	77.95

Profit and loss ^{1) 2)} (Q2 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	101.27	249.42	283.36	164.95	15,238.57	4,813.96	1,534.36	235.03	-	C
Net fee and commission income	59.13	118.06	518.34	53.84	3,247.49	2,156.41	769.49	121.67	-	C
Net trading income	21.59	19.78	C	1.52	529.66	-435.56	-11.75	6.51	-	C
Exchange differences, net	C	3.04	C	9.32	24.59	436.99	82.97	-0.33	-	C
Net other operating income	C	3.74	34.71	-8.42	938.51	74.34	-55.12	13.20	-	C
Operating income ³⁾	160.46	394.04	930.12	221.21	19,978.82	7,046.14	2,319.95	376.08	-	C
Administrative expenses and depreciation	-101.14	-193.26	-689.60	-204.85	-11,315.03	-4,480.39	-1,311.68	-231.34	-	C
Net income before impairment, provisions and taxes	59.32	200.78	240.52	16.36	8,663.78	2,565.75	1,008.27	144.74	-	C
Impairment and provisions ⁴⁾	C	C	C	17.03	-729.79	103.98	-598.54	C	-	C
Other	C	C	C	14.03	186.48	44.13	88.61	C	-	C
Profit and loss before tax from continued operation	63.39	208.46	246.63	47.42	8,120.47	2,713.86	498.34	202.66	-	C
Profit and loss before tax from discontinued operation ⁵⁾	C	0.00	C	0.00	0.00	0.00	-3.36	0.00	-	C
Tax expenses or income	C	-21.85	C	-4.77	-2,019.17	-519.74	-307.04	-15.40	-	C
Net profit/loss	62.60	186.60	268.77	42.65	6,101.30	2,194.12	187.94	187.26	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

5) This item includes also "extraordinary profit or loss before tax".

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

T02.01.3 Profit and loss figures by classification (income source)

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Net interest income	129,077.82	C	61,685.22	C
Net fee and commission income	69,342.50	C	49,566.77	C
Net trading income	11,712.50	C	10,066.12	C
Exchange differences, net	-1,672.29	C	-1,430.26	C
Net other operating income	18,489.35	C	16,161.27	C
Operating income ³⁾	226,949.89	C	136,049.13	C
Administrative expenses and depreciation	-149,507.84	C	-98,019.88	C
Net income before impairment, provisions and taxes	77,442.05	C	38,029.25	C
Impairment and provisions ⁴⁾	-19,490.85	C	-8,623.07	C
Other	6,345.68	C	5,145.67	C
Profit and loss before tax from continued operation	64,296.87	C	34,551.84	C
Profit and loss before tax from discontinued operation ⁵⁾	-199.40	C	126.27	C
Tax expenses or income	-16,142.99	C	-8,040.75	C
Net profit/loss	47,954.48	C	26,637.36	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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. In instances where this item is negative, the allocation of the bank to one of the three categories is based on the area of activity which is dominant for that bank. This is identified by taking the highest of the absolute values of net interest income, net fee and commission income and net trading income (including foreign exchange gains and losses) in the reference period considered. In such circumstances, a bank classified under the "mostly net trading income and foreign exchange gains and losses" category can have a smaller amount of trading income compared with the other two categories.

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

5) This item includes also "extraordinary profit or loss before tax".

T02.01.3 Profit and loss figures by classification (geographical diversification, version 1)

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2018)	Total	Banks with significant domestic exposures ⁶⁾	Banks with significant international exposures ⁷⁾						Banks without geographically focused exposures ¹²⁾
			One geographical area		Internationally diversified ¹⁰⁾				
			SSM	Non-SSM EEA ⁸⁾ and RoW ⁹⁾	SSM ¹¹⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Net interest income	129,077.82	8,952.61	5,102.09	2,098.21	C	7,390.02	34,777.19	70,097.37	C
Net fee and commission income	69,342.50	5,949.63	2,425.11	932.40	C	1,939.26	21,690.93	35,972.78	C
Net trading income	11,712.50	-69.23	173.37	72.69	C	-185.16	3,141.72	8,564.57	C
Exchange differences, net	-1,672.29	151.13	-1.42	56.54	C	-23.52	290.21	-2,168.09	C
Net other operating income	18,489.35	1,675.72	509.72	75.13	C	1,921.80	2,908.38	11,306.98	C
Operating income ³⁾	226,949.89	16,659.85	8,208.86	3,234.97	C	11,042.40	62,808.42	123,773.60	C
Administrative expenses and depreciation	-149,507.84	-11,699.48	-5,117.81	-1,792.02	C	-6,275.12	-40,724.30	-83,116.31	C
Net income before impairment, provisions and taxes	77,442.05	4,960.38	3,091.05	1,442.94	C	4,767.28	22,084.12	40,657.30	C
Impairment and provisions ⁴⁾	-19,490.85	-1,949.23	C	-824.07	C	-1,213.45	-5,197.78	-9,262.39	C
Other	6,345.68	594.17	C	80.55	C	79.57	2,654.70	2,170.49	C
Profit and loss before tax from continued operation	64,296.87	3,605.32	3,015.23	699.43	C	3,633.39	19,541.04	33,565.40	C
Profit and loss before tax from discontinued operation ⁵⁾	-199.40	C	C	C	C	C	C	C	C
Tax expenses or income	-16,142.99	C	C	C	C	C	C	C	C
Net profit/loss	47,954.48	2,541.92	2,479.08	570.85	74.57	2,803.01	14,991.12	24,435.44	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

5) This item includes also "extraordinary profit or loss before tax".

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

7) International exposures more than 5% of total debt securities and loans and advances.

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

9) RoW: rest of the world, i.e. countries outside the EEA.

10) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

11) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

12) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.01.3 Profit and loss figures by classification (geographical diversification, version 2)

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2018)	Total	Banks with significant domestic exposures ⁶⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁷⁾	SSM central Europe ⁷⁾	SSM southern Europe ⁷⁾	Non-SSM EEA ⁸⁾	Non-EEA Europe ⁹⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Net interest income	129,077.82	8,952.61	C	44,806.41	11,778.59	33,920.65	1,229.74	-	-	19,785.75	C
Net fee and commission income	69,342.50	5,949.63	C	22,816.65	9,294.40	12,878.35	499.37	-	-	15,270.24	C
Net trading income	11,712.50	-69.23	C	6,545.83	C	1,588.28	161.91	-	-	C	C
Exchange differences, net	-1,672.29	151.13	C	-1,651.14	C	-411.61	-1.24	-	-	C	C
Net other operating income	18,489.35	1,675.72	C	6,065.42	1,046.09	2,838.19	-30.44	-	-	6,927.77	C
Operating income ³⁾	226,949.89	16,659.85	C	78,583.17	23,306.49	50,813.87	1,859.34	-	-	44,091.28	C
Administrative expenses and depreciation	-149,507.84	-11,699.48	C	-51,962.34	-14,737.17	-28,778.42	-1,225.30	-	-	-35,155.19	C
Net income before impairment, provisions and taxes	77,442.05	4,960.38	C	26,620.83	8,569.32	22,035.45	634.05	-	-	8,936.09	C
Impairment and provisions ⁴⁾	-19,490.85	-1,949.23	C	-4,771.60	-2,887.25	-7,669.84	-299.81	-	-	-138.12	C
Other	6,345.68	594.17	C	2,429.71	1,541.81	100.40	27.41	-	-	1,089.73	C
Profit and loss before tax from continued operation	64,296.87	3,605.32	C	24,278.94	7,223.87	14,466.01	361.64	-	-	9,887.70	C
Profit and loss before tax from discontinued operation ⁵⁾	-199.40	C	C	C	-6.95	C	C	-	-	C	C
Tax expenses or income	-16,142.99	C	C	C	-1,227.02	C	C	-	-	C	C
Net profit/loss	47,954.48	2,541.92	C	18,333.44	5,989.91	10,451.41	317.01	-	-	7,039.34	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

5) This item includes also "extraordinary profit or loss before tax".

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

7) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

8) Countries in the European Economic Area (EEA) not participating in the SSM.

9) European countries not in the EEA.

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

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2018)	Total	Banks with total assets					G-SIBs ⁶⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Net interest income	129,077.82	2,580.59	16,173.79	9,106.34	9,828.18	33,822.09	57,566.84
Net fee and commission income	69,342.50	1,397.67	6,296.86	4,638.59	4,830.55	20,715.23	31,463.60
Net trading income	11,712.50	200.37	-62.97	-168.65	95.59	2,586.73	9,061.43
Exchange differences, net	-1,672.29	45.46	136.85	438.87	144.67	370.96	-2,809.10
Net other operating income	18,489.35	131.44	3,154.93	346.72	751.70	3,675.78	10,428.79
Operating income³⁾	226,949.89	4,355.53	25,699.46	14,361.87	15,650.69	61,170.79	105,711.55
Administrative expenses and depreciation	-149,507.84	-3,026.37	-15,342.44	-10,524.53	-10,487.60	-38,884.71	-71,242.20
Net income before impairment, provisions and taxes	77,442.05	1,329.16	10,357.02	3,837.34	5,163.09	22,286.09	34,469.35
Impairment and provisions ⁴⁾	-19,490.85	-140.10	-3,112.28	-1,010.28	-441.97	-5,214.16	-9,572.07
Other	6,345.68	48.49	632.41	321.52	-88.95	2,859.52	2,572.69
Profit and loss before tax from continued operation	64,296.87	1,237.55	7,877.15	3,148.58	4,632.17	19,931.45	27,469.98
Profit and loss before tax from discontinued operation ⁵⁾	-199.40	C	-230.62	0.00	0.00	C	C
Tax expenses or income	-16,142.99	C	-2,040.66	-594.18	-1,152.28	C	C
Net profit/loss	47,954.48	1,112.28	5,605.87	2,554.40	3,479.89	14,847.06	20,354.97

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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) This item includes also "extraordinary profit or loss before tax".

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

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

(EUR millions)

Profit and loss ^{2) 3)} (Q2 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	129,077.82	90,136.47	38,941.35
Net fee and commission income	69,342.50	47,011.05	22,331.46
Net trading income	11,712.50	9,943.20	1,769.30
Exchange differences, net	-1,672.29	-2,020.90	348.61
Net other operating income	18,489.35	12,979.49	5,509.87
Operating income ⁴⁾	226,949.89	158,049.31	68,900.58
Administrative expenses and depreciation	-149,507.84	-100,310.33	-49,197.51
Net income before impairment, provisions and taxes	77,442.05	57,738.98	19,703.07
Impairment and provisions ⁵⁾	-19,490.85	-13,190.21	-6,300.64
Other	6,345.68	4,886.33	1,459.35
Profit and loss before tax from continued operation	64,296.87	49,435.10	14,861.77
Profit and loss before tax from discontinued operation ⁶⁾	-199.40	-0.47	-198.93
Tax expenses or income	-16,142.99	-12,541.76	-3,601.23
Net profit/loss	47,954.48	36,892.87	11,061.61

Source: ECB.

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

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

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

3) Figures reported are year-to-date.

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

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

6) This item includes also "extraordinary profit or loss before tax".

T02.01.3 Profit and loss figures by classification (sovereign exposures)

(EUR millions)

Profit and loss ^{1) 2)} (Q2 2018)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Net interest income	129,077.82	8,233.62	54,030.36	2,377.41	11,633.06	-	52,803.37	-
Net fee and commission income	69,342.50	2,381.26	37,428.20	460.01	3,155.09	-	25,917.94	-
Net trading income	11,712.50	247.18	3,593.15	62.41	636.97	-	7,172.79	-
Exchange differences, net	-1,672.29	-18.71	51.96	26.06	27.35	-	-1,758.94	-
Net other operating income	18,489.35	1,478.49	7,643.61	162.49	485.71	-	8,719.06	-
Operating income³⁾	226,949.89	12,321.84	102,747.28	3,088.38	15,938.18	-	92,854.22	-
Administrative expenses and depreciation	-149,507.84	-7,217.21	-68,057.69	-1,637.91	-10,054.68	-	-62,540.35	-
Net income before impairment, provisions and taxes	77,442.05	5,104.63	34,689.59	1,450.47	5,883.50	-	30,313.87	-
Impairment and provisions ⁴⁾	-19,490.85	-977.32	-9,121.13	-1,039.91	-550.19	-	-7,802.31	-
Other	6,345.68	193.46	4,010.52	-81.79	140.21	-	2,083.27	-
Profit and loss before tax from continued operation	64,296.87	4,320.77	29,578.98	328.77	5,473.52	-	24,594.83	-
Profit and loss before tax from discontinued operation ⁵⁾	-199.40	C	29.49	-6.39	C	-	C	-
Tax expenses or income	-16,142.99	C	-6,544.63	-150.06	C	-	C	-
Net profit/loss	47,954.48	3,040.52	23,063.83	172.32	4,007.30	-	17,670.50	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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) This item includes also "extraordinary profit or loss before tax".

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

Indicator ^{1) 2)}	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ³⁾	Q2 2018
Return on equity (RoE)	7.08%	7.03%	5.92%	6.61%	6.88%
Return on assets (RoA)	0.46%	0.47%	0.41%	0.44%	0.45%
Cost-to-income ratio (CIR)	62.73%	62.94%	64.22%	67.46%	65.88%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

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

3) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T02.02.2 Key performance indicators by country (percentages)

Country ^{1) 2)} (Q2 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Belgium	4.85%	0.30%	72.34%
Germany	3.17%	0.18%	81.29%
Estonia	C	C	C
Ireland	8.40%	1.07%	62.18%
Greece	-2.19%	-0.25%	54.05%
Spain	9.03%	0.65%	51.77%
France	6.99%	0.43%	73.12%
Italy	7.69%	0.56%	63.39%
Cyprus	3.72%	0.31%	72.13%
Latvia	8.48%	1.11%	63.03%
Lithuania	11.62%	1.24%	49.04%
Luxembourg	5.85%	0.45%	74.14%
Malta	5.12%	0.43%	92.60%
Netherlands	9.96%	0.55%	56.64%
Austria	10.74%	0.89%	63.59%
Portugal	1.89%	0.18%	56.54%
Slovenia	12.04%	1.77%	61.51%
Slovakia ³⁾	-	-	-
Finland	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.02.3 Key performance indicators by classification (income source)

(percentages)

Category ^{1) 2)} (Q2 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with net interest income more than 60% of operating income	7.34%	0.50%	56.64%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	6.56%	0.42%	72.05%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

T02.02.3 Key performance indicators by classification (geographical diversification, version 1)
(percentages)

Category ^{1) 2)} (Q2 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures ³⁾	4.23%	0.34%	70.23%
Banks with significant international exposures ⁴⁾			
One geographical area			
SSM	9.04%	0.63%	62.34%
Non-SSM EEA ⁵⁾ and RoW ⁶⁾	4.69%	0.38%	55.40%
Internationally diversified ⁷⁾			
SSM ⁸⁾	1.30%	0.08%	68.73%
SSM and non-SSM EEA	7.08%	0.55%	56.83%
SSM and RoW	7.36%	0.50%	64.84%
SSM, non-SSM EEA and RoW	7.03%	0.43%	67.15%
Banks without geographically focused exposures ⁹⁾	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) International exposures more than 5% of total debt securities and loans and advances.

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

6) RoW: rest of the world, i.e. countries outside the EEA.

7) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

8) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

9) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.02.3 Key performance indicators by classification (geographical diversification, version 2) (percentages)

Category ^{1) 2)} (Q2 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with significant domestic exposures ³⁾	4.23%	0.34%	70.23%
Banks with largest non-domestic exposures			
SSM (northern Europe) ⁴⁾	C	C	C
SSM (central Europe) ⁴⁾	7.23%	0.45%	66.12%
SSM (southern Europe) ⁴⁾	7.51%	0.54%	63.23%
Non-SSM EEA ⁵⁾	7.43%	0.55%	56.63%
Non-EEA Europe ⁶⁾	4.63%	0.34%	65.90%
Africa	-	-	-
Asia and Oceania	-	-	-
North America	5.44%	0.30%	79.73%
Latin America and the Caribbean	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

4) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

6) European countries not in the EEA.

T02.02.3 Key performance indicators by classification (size)

(percentages)

Category ^{1) 2)} (Q2 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with total assets			
<i>Less than €30 billion</i>	6.59%	0.61%	69.48%
<i>Between €30 billion and €100 billion</i>	5.05%	0.43%	59.70%
<i>Between €100 billion and €200 billion</i>	4.13%	0.27%	73.28%
<i>Between €200 billion and €300 billion</i>	7.22%	0.42%	67.01%
<i>More than €300 billion</i>	8.15%	0.54%	63.57%
G-SIBs ³⁾	7.35%	0.44%	67.39%

Source: ECB.

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

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

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

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

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

Category ^{2) 3)} (Q2 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with low risk	7.72%	0.51%	63.47%
Banks with medium, high risk and non-rated	5.04%	0.33%	71.40%

Source: ECB.

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

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

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

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

T02.02.3 Key performance indicators by classification (sovereign exposures)

(percentages)

Category ^{1) 2)} (Q2 2018)	Return on equity (RoE)	Return on assets (RoA)	Cost-to-income ratio (CIR)
Banks with sovereign exposures			
Non-significant	6.60%	0.55%	58.57%
Mostly domestic			
<i>Investment grade</i>	6.41%	0.44%	66.24%
<i>Non-investment grade</i>	1.66%	0.18%	53.03%
Mostly to other SSM countries			
<i>Investment grade</i>	7.79%	0.42%	63.09%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	7.70%	0.46%	67.35%
<i>Non-investment grade</i>	-	-	-

Source: ECB.

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

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

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

T02.03.1 Composition of assets by reference period (EUR billions)

Assets	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁶⁾	Q2 2018
Cash, cash balances at central banks, other demand deposits	1,715.04	1,745.65	1,741.22	1,796.37	1,792.59
Loans and advances	13,267.28	13,285.79	13,088.85	13,430.64	13,569.00
Central banks	245.98	280.21	257.79	266.60	230.69
General governments	980.19	971.42	962.25	950.89	941.88
Credit institutions	1,256.21	1,264.43	1,169.38	1,320.18	1,339.35
Other financial corporations	1,172.22	1,173.48	1,077.83	1,226.08	1,252.58
Non-financial corporations	4,486.36	4,546.48	4,552.05	4,600.20	4,688.00
Households	5,126.32	5,049.77	5,069.55	5,066.70	5,116.51
Debt securities ¹⁾	2,890.18	2,833.14	2,669.13	2,772.73	2,762.22
<i>of which: loans and receivables</i>	291.78	270.35	242.47	C	C
<i>of which: held to maturity ²⁾</i>	346.73	346.47	325.57	C	C
<i>of which: available for sale</i>	1,598.14	1,561.55	1,503.99	C	C
<i>of which: designated at fair value through profit or loss ³⁾</i>	85.04	81.71	73.87	C	C
<i>of which: amortised cost</i>	-	-	-	964.70	992.54
<i>of which: at fair value through Other Comprehensive Income</i>	-	-	-	1,162.24	1,154.13
<i>of which: at fair value through profit or loss</i>	-	-	-	126.09	121.45
<i>of which: held for trading ⁴⁾</i>	480.84	486.45	419.28	511.48	486.54
Equity instruments ¹⁾	479.81	486.57	451.02	417.55	411.11
<i>of which: available for sale</i>	92.14	92.90	86.09	C	C
<i>of which: designated at fair value through profit or loss ³⁾</i>	22.88	23.20	24.00	C	C
<i>of which: at fair value through Other Comprehensive Income</i>	-	-	-	48.22	47.87
<i>of which: at fair value through profit or loss</i>	-	-	-	42.51	43.48
<i>of which: held for trading ⁴⁾</i>	357.58	363.05	333.35	318.71	311.39
Derivatives	1,662.68	1,577.88	1,491.85	1,408.77	1,444.27
Trading	1,497.51	1,422.05	1,349.29	1,279.72	1,315.55
Derivatives – hedge accounting	165.17	155.84	142.56	129.05	128.73
Investments in subsidiaries, joint-ventures and associates	157.05	146.26	145.45	145.42	141.59
Intangible assets and goodwill	132.67	135.19	133.64	133.34	132.27
Other assets ⁵⁾	1,117.77	1,087.89	1,028.70	955.22	993.57
Total assets	21,422.48	21,298.37	20,749.86	21,060.05	21,246.63

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

1) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards. Please note that two of the institutions that apply an accounting year different from that of the calendar year will use Taxonomy 2.6 until the end of their financial year, in line with the option given by the EBA.

2) This item includes non-trading debt instruments measured using the cost-based method for national accounting standards (nGAAP) reporters.

3) This item includes non-trading non-derivative financial assets measured at fair value through profit or loss for nGAAP reporters.

4) Includes nGAAP trading portfolios.

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

6) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T02.03.2 Composition of assets by country/1

(EUR billions)

Assets (Q2 2018)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Cash, cash balances at central banks, other demand deposits	1,792.59	77.06	501.67	C	33.15	11.38	208.76	562.14	96.71	10.37
Loans and advances	13,569.00	417.09	2,346.76	C	204.37	151.97	2,116.78	4,461.64	1,467.63	29.19
Central banks	230.69	C	35.10	C	2.84	C	30.51	76.78	29.53	C
General governments	941.88	64.11	207.16	C	0.59	C	98.67	377.01	47.38	C
Credit institutions	1,339.35	51.85	484.74	C	9.91	4.00	104.97	407.64	112.76	0.25
Other financial corporations	1,252.58	C	287.94	C	2.23	3.29	87.07	529.83	167.89	C
Non-financial corporations	4,688.00	109.07	796.21	C	68.18	73.79	672.60	1,425.67	673.23	10.30
Households	5,116.51	149.83	535.61	C	120.61	70.11	1,122.95	1,644.71	436.84	13.43
Debt securities ¹⁾	2,762.22	144.10	565.02	C	39.12	21.79	454.20	784.11	397.44	5.21
<i>of which: amortised cost</i>	992.54	108.75	200.70	C	5.46	3.41	172.81	269.05	94.23	2.91
<i>of which: at fair value through Other Comprehensive Income</i>	1,154.13	32.47	196.48	C	32.83	12.70	221.85	259.89	222.57	2.26
<i>of which: at fair value through profit or loss</i>	121.45	1.14	45.72	C	C	C	2.87	27.85	C	C
<i>of which: held for trading ²⁾</i>	486.54	1.73	122.12	C	C	C	56.67	227.32	C	C
Equity instruments ¹⁾	411.11	2.73	95.95	C	0.88	0.70	37.28	213.28	33.90	0.04
<i>of which: at fair value through Other Comprehensive Income</i>	47.87	1.97	0.53	C	C	0.39	10.76	20.20	6.80	0.02
<i>of which: at fair value through profit or loss</i>	43.48	C	5.55	C	0.40	0.21	3.10	20.61	6.34	C
<i>of which: held for trading ²⁾</i>	311.39	C	82.26	C	C	0.11	23.41	172.48	19.99	C
Derivatives	1,444.27	38.45	473.30	C	4.62	6.69	136.01	610.78	78.81	0.03
Trading	1,315.55	31.38	458.14	C	3.86	6.58	118.59	552.70	70.94	C
Derivatives – hedge accounting	128.73	7.07	15.16	C	0.76	0.11	17.42	58.08	7.86	C
Investments in subsidiaries, joint-ventures and associates	141.59	C	20.46	C	C	0.43	26.90	59.22	17.64	0.18
Intangible assets and goodwill	132.27	C	14.40	C	C	0.97	43.44	46.95	15.50	0.07
Other assets ³⁾	993.57	16.29	73.89	C	14.38	41.31	210.50	407.01	102.31	4.97
Total assets	21,246.63	700.68	4,091.45	C	299.07	235.26	3,233.87	7,145.15	2,209.94	50.04

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) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

T02.03.2 Composition of assets by country/2

(EUR billions)

Assets (Q2 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Cash, cash balances at central banks, other demand deposits	3.34	5.96	27.40	0.64	163.50	53.90	11.23	2.29	-	C
Loans and advances	7.00	23.16	41.29	13.28	1,697.53	332.88	125.50	12.19	-	C
Central banks	C	C	C	C	11.76	17.29	C	C	-	C
General governments	C	C	C	0.13	113.22	13.18	4.87	0.72	-	C
Credit institutions	0.06	0.03	16.56	C	126.91	13.01	3.27	0.62	-	C
Other financial corporations	0.12	0.15	2.75	1.45	128.47	14.23	C	C	-	C
Non-financial corporations	3.73	11.02	C	3.22	590.63	147.94	44.89	4.63	-	C
Households	3.05	11.64	C	4.46	726.53	127.23	69.34	6.02	-	C
Debt securities¹⁾	0.66	0.61	19.89	5.22	180.03	72.67	47.51	5.85	-	C
<i>of which: amortised cost</i>	C	C	C	C	60.27	37.85	14.65	2.30	-	C
<i>of which: at fair value through Other Comprehensive Income</i>	C	C	3.42	1.45	104.14	21.94	25.35	3.50	-	C
<i>of which: at fair value through profit or loss</i>	0.30	0.52	C	C	4.34	7.59	C	C	-	C
<i>of which: held for trading²⁾</i>	0.02	0.06	C	C	11.28	5.30	C	C	-	C
Equity instruments¹⁾	C	0.02	C	C	C	2.09	4.61	0.15	-	C
<i>of which: at fair value through Other Comprehensive Income</i>	C	C	C	C	C	0.73	C	0.11	-	C
<i>of which: at fair value through profit or loss</i>	C	0.01	C	C	1.72	1.05	4.21	C	-	C
<i>of which: held for trading²⁾</i>	C	C	C	C	C	0.32	C	C	-	C
Derivatives	0.03	0.11	0.98	0.02	77.36	9.31	2.27	0.02	-	C
Trading	C	C	0.89	C	58.03	7.98	C	C	-	C
Derivatives – hedge accounting	C	C	0.09	C	19.33	1.33	C	C	-	C
Investments in subsidiaries, joint-ventures and associates	C	C	C	0.13	4.25	4.26	1.57	C	-	C
Intangible assets and goodwill	C	C	0.53	0.05	2.96	2.78	0.22	0.06	-	C
Other assets³⁾	0.18	0.30	C	0.40	57.00	16.50	18.24	0.57	-	C
Total assets	11.31	30.19	118.61	19.81	2,200.68	494.39	211.15	21.15	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

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

T02.03.3 Composition of assets by classification (income source)

(EUR billions)

Assets (Q2 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Cash, cash balances at central banks, other demand deposits	1,792.59	C	1,170.62	C
Loans and advances	13,569.00	C	7,699.27	C
Central banks	230.69	C	120.52	C
General governments	941.88	C	463.91	C
Credit institutions	1,339.35	C	773.16	C
Other financial corporations	1,252.58	C	923.58	C
Non-financial corporations	4,688.00	C	2,628.90	C
Households	5,116.51	C	2,789.21	C
Debt securities ¹⁾	2,762.22	C	1,590.26	C
<i>of which: amortised cost</i>	992.54	C	459.72	C
<i>of which: at fair value through Other Comprehensive Income</i>	1,154.13	C	656.14	C
<i>of which: at fair value through profit or loss</i>	121.45	C	91.17	C
<i>of which: held for trading ²⁾</i>	486.54	C	383.22	C
Equity instruments ¹⁾	411.11	C	333.97	C
<i>of which: at fair value through Other Comprehensive Income</i>	47.87	C	31.47	C
<i>of which: at fair value through profit or loss</i>	43.48	C	30.75	C
<i>of which: held for trading ²⁾</i>	311.39	C	271.76	C
Derivatives	1,444.27	C	1,131.97	C
Trading	1,315.55	C	1,059.76	C
Derivatives – hedge accounting	128.73	C	72.21	C
Investments in subsidiaries, joint-ventures and associates	141.59	C	99.11	C
Intangible assets and goodwill	132.27	C	81.50	C
Other assets ³⁾	993.57	C	639.23	C
Total assets	21,246.63	C	12,745.95	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

1) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

T02.03.3 Composition of assets by classification (geographical diversification, version 1)

(EUR billions)

Assets (Q2 2018)	Total	Banks with significant domestic exposures ⁴⁾	Banks with significant international exposures ⁵⁾						Banks without geographically focused exposures ¹⁰⁾
			One geographical area		Internationally diversified ⁸⁾				
			SSM	Non-SSM EEA ⁶⁾ and RoW ⁷⁾	SSM ⁹⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Cash, cash balances at central banks, other demand deposits	1,792.59	50.05	58.82	26.72	C	77.39	487.55	1,071.89	C
Loans and advances	13,569.00	999.83	550.78	183.38	C	705.84	4,107.57	6,840.92	C
Central banks	230.69	22.03	0.02	C	C	27.87	35.81	144.80	C
General governments	941.88	101.27	19.45	11.32	C	59.18	274.85	362.46	C
Credit institutions	1,339.35	40.23	16.16	31.94	C	90.78	414.81	735.59	C
Other financial corporations	1,252.58	40.66	14.22	C	C	20.06	271.75	898.15	C
Non-financial corporations	4,688.00	326.60	169.22	65.29	C	266.01	1,384.60	2,449.34	C
Households	5,116.51	469.04	331.71	69.34	C	241.94	1,725.75	2,250.59	C
Debt securities ¹⁾	2,762.22	291.68	91.49	61.30	C	149.83	663.53	1,468.31	C
<i>of which: amortised cost</i>	992.54	175.99	34.95	34.16	C	78.84	232.26	419.36	C
<i>of which: at fair value through Other Comprehensive Income</i>	1,154.13	87.63	51.44	19.47	C	51.89	278.83	645.98	C
<i>of which: at fair value through profit or loss</i>	121.45	3.66	1.10	5.85	C	C	29.41	63.47	C
<i>of which: held for trading ²⁾</i>	486.54	24.39	3.99	1.83	C	C	123.02	331.93	C
Equity instruments ¹⁾	411.11	27.57	4.26	0.96	C	2.46	72.42	300.12	C
<i>of which: at fair value through Other Comprehensive Income</i>	47.87	13.94	2.75	0.24	C	C	12.00	18.43	C
<i>of which: at fair value through profit or loss</i>	43.48	5.91	0.80	C	C	0.77	14.97	17.42	C
<i>of which: held for trading ²⁾</i>	311.39	1.12	0.72	C	C	C	45.34	263.50	C
Derivatives	1,444.27	18.60	24.61	4.74	C	23.79	304.71	1,058.16	C
Trading	1,315.55	13.43	21.14	C	C	13.16	266.07	996.17	C
Derivatives – hedge accounting	128.73	5.17	3.48	C	C	10.63	38.64	61.99	C
Investments in subsidiaries, joint-ventures and associates	141.59	14.17	12.30	0.95	C	6.63	56.39	50.42	C
Intangible assets and goodwill	132.27	5.58	4.53	0.37	C	2.60	38.95	79.67	C
Other assets ³⁾	993.57	95.96	36.76	24.13	C	50.48	236.60	534.50	C
Total assets	21,246.63	1,503.43	783.56	302.55	C	1,019.01	5,967.72	11,403.99	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

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

5) International exposures more than 5% of total debt securities and loans and advances.

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

7) RoW: rest of the world, i.e. countries outside the EEA.

8) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

9) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

10) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.03.3 Composition of assets by classification (geographical diversification, version 2)

(EUR billions)

Assets (Q2 2018)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁵⁾	SSM central Europe ⁵⁾	SSM southern Europe ⁵⁾	Non-SSM EEA ⁶⁾	Non-EEA Europe ⁷⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Cash, cash balances at central banks, other demand deposits	1,792.59	50.05	C	701.59	109.86	351.25	23.27	-	-	516.78	C
Loans and advances	13,569.00	999.83	C	5,272.10	1,514.05	2,487.12	112.85	-	-	2,753.39	C
Central banks	230.69	22.03	C	84.66	C	76.99	C	-	-	17.23	C
General governments	941.88	101.27	C	386.03	110.35	121.47	C	-	-	187.50	C
Credit institutions	1,339.35	40.23	C	621.49	C	263.59	9.69	-	-	254.98	C
Other financial corporations	1,252.58	40.66	C	543.37	C	119.22	9.95	-	-	460.40	C
Non-financial corporations	4,688.00	326.60	C	1,964.71	485.55	815.06	42.17	-	-	882.42	C
Households	5,116.51	469.04	C	1,671.83	707.44	1,090.81	47.11	-	-	950.86	C
Debt securities ¹⁾	2,762.22	291.68	C	1,136.76	260.58	542.30	27.87	-	-	402.56	C
<i>of which: amortised cost</i>	992.54	175.99	C	384.69	114.34	221.37	13.10	-	-	55.09	C
<i>of which: at fair value through Other Comprehensive Income</i>	1,154.13	87.63	C	488.83	101.66	235.67	9.82	-	-	184.50	C
<i>of which: at fair value through profit or loss</i>	121.45	3.66	C	47.20	C	38.11	C	-	-	16.26	C
<i>of which: held for trading ²⁾</i>	486.54	24.39	C	208.48	C	47.15	C	-	-	146.71	C
Equity instruments ¹⁾	411.11	27.57	C	137.91	20.77	36.58	0.96	-	-	179.14	C
<i>of which: at fair value through Other Comprehensive Income</i>	47.87	13.94	C	15.99	C	4.42	0.25	-	-	3.52	C
<i>of which: at fair value through profit or loss</i>	43.48	5.91	C	18.71	9.07	2.64	C	-	-	6.28	C
<i>of which: held for trading ²⁾</i>	311.39	1.12	C	101.84	C	29.20	C	-	-	169.34	C
Derivatives	1,444.27	18.60	C	506.01	137.61	144.38	C	-	-	592.00	C
Trading	1,315.55	13.43	C	457.85	114.67	123.87	C	-	-	563.02	C
Derivatives – hedge accounting	128.73	5.17	C	48.16	22.94	20.52	C	-	-	28.98	C
Investments in subsidiaries, joint-ventures and associates	141.59	14.17	C	60.51	26.35	16.99	0.30	-	-	19.11	C
Intangible assets and goodwill	132.27	5.58	C	35.00	20.85	40.40	C	-	-	21.85	C
Other assets ³⁾	993.57	95.96	C	345.81	119.48	170.97	14.16	-	-	193.20	C
Total assets	21,246.63	1,503.43	C	8,195.67	2,209.55	3,789.99	184.00	-	-	4,678.03	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

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

5) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

7) European countries not in the EEA.

T02.03.3 Composition of assets by classification (size)

(EUR billions)

Assets (Q2 2018)	Total	Banks with total assets					G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Cash, cash balances at central banks, other demand deposits	1,792.59	60.88	207.99	122.48	120.34	521.57	759.34
Loans and advances	13,569.00	220.86	1,692.94	1,213.41	1,136.44	3,737.17	5,568.18
Central banks	230.69	3.49	6.33	19.97	62.03	23.55	115.33
General governments	941.88	3.26	194.73	165.50	144.27	240.23	193.88
Credit institutions	1,339.35	19.71	193.08	155.50	104.78	329.54	536.75
Other financial corporations	1,252.58	10.47	62.34	75.31	49.86	289.06	765.54
Non-financial corporations	4,688.00	68.72	585.34	487.63	373.67	1,319.72	1,852.92
Households	5,116.51	115.21	651.12	309.50	401.82	1,535.08	2,103.76
Debt securities ¹⁾	2,762.22	61.65	451.27	343.08	260.09	586.05	1,060.07
<i>of which: amortised cost</i>	992.54	43.33	220.61	157.75	131.86	165.51	273.47
<i>of which: at fair value through Other Comprehensive Income</i>	1,154.13	16.74	162.23	133.14	100.40	303.65	437.97
<i>of which: at fair value through profit or loss</i>	121.45	1.41	39.03	8.65	4.13	20.23	48.01
<i>of which: held for trading ²⁾</i>	486.54	0.16	21.84	43.55	23.70	96.67	300.63
Equity instruments ¹⁾	411.11	0.96	37.58	8.31	4.00	77.43	282.82
<i>of which: at fair value through Other Comprehensive Income</i>	47.87	0.67	15.06	3.00	1.09	12.59	15.45
<i>of which: at fair value through profit or loss</i>	43.48	0.23	11.26	3.80	0.73	11.54	15.91
<i>of which: held for trading ²⁾</i>	311.39	0.05	2.89	1.51	2.18	53.30	251.46
Derivatives	1,444.27	2.78	47.63	105.21	49.07	246.62	992.96
Trading	1,315.55	2.63	30.07	84.89	42.52	219.03	936.41
Derivatives – hedge accounting	128.73	0.16	17.56	20.31	6.55	27.60	56.55
Investments in subsidiaries, joint-ventures and associates	141.59	0.64	17.94	14.05	9.38	51.27	48.32
Intangible assets and goodwill	132.27	0.91	7.46	6.08	6.18	34.26	77.38
Other assets ³⁾	993.57	14.82	167.58	76.23	57.40	217.71	459.82
Total assets	21,246.63	363.50	2,630.39	1,888.85	1,642.90	5,472.10	9,248.90

Source: ECB.

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

1) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

3) Computed as the difference between "total assets" 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.

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

Assets (Q2 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	1,792.59	1,249.84	542.75
Loans and advances	13,569.00	9,537.26	4,031.74
Central banks	230.69	147.44	83.25
General governments	941.88	716.65	225.23
Credit institutions	1,339.35	981.53	357.82
Other financial corporations	1,252.58	875.16	377.42
Non-financial corporations	4,688.00	3,165.54	1,522.46
Households	5,116.51	3,650.94	1,465.56
Debt securities ²⁾	2,762.22	1,748.76	1,013.45
<i>of which: amortised cost</i>	992.54	643.72	348.82
<i>of which: at fair value through Other Comprehensive Income</i>	1,154.13	698.56	455.56
<i>of which: at fair value through profit or loss</i>	121.45	73.24	48.21
<i>of which: held for trading ³⁾</i>	486.54	325.68	160.86
Equity instruments ²⁾	411.11	290.51	120.60
<i>of which: at fair value through Other Comprehensive Income</i>	47.87	37.66	10.21
<i>of which: at fair value through profit or loss</i>	43.48	30.22	13.26
<i>of which: held for trading ³⁾</i>	311.39	214.37	97.03
Derivatives	1,444.27	877.79	566.48
Trading	1,315.55	775.13	540.41
Derivatives – hedge accounting	128.73	102.66	26.06
Investments in subsidiaries, joint-ventures and associates	141.59	108.31	33.28
Intangible assets and goodwill	132.27	100.14	32.13
Other assets ⁴⁾	993.57	671.64	321.93
Total assets	21,246.63	14,584.27	6,662.36

Source: ECB.

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

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

2) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

3) Includes nGAAP trading portfolios.

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

T02.03.3 Composition of assets by classification (sovereign exposures)

(EUR billions)

Assets (Q2 2018)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Cash, cash balances at central banks, other demand deposits	1,792.59	133.34	721.92	14.09	143.66	-	779.58	-
Loans and advances	13,569.00	787.90	7,076.52	122.71	1,312.76	-	4,269.10	-
Central banks	230.69	C	123.83	C	C	-	94.24	-
General governments	941.88	C	697.17	C	C	-	172.31	-
Credit institutions	1,339.35	38.65	752.08	3.55	143.45	-	401.63	-
Other financial corporations	1,252.58	40.22	451.70	2.10	121.27	-	637.28	-
Non-financial corporations	4,688.00	326.44	2,508.33	56.43	406.50	-	1,390.30	-
Households	5,116.51	377.50	2,543.41	59.42	562.83	-	1,573.34	-
Debt securities ¹⁾	2,762.22	91.33	1,515.21	24.04	255.14	-	876.49	-
<i>of which: amortised cost</i>	992.54	C	611.79	C	124.94	-	221.80	-
<i>of which: at fair value through Other Comprehensive Income</i>	1,154.13	45.64	649.95	13.23	99.18	-	346.11	-
<i>of which: at fair value through profit or loss</i>	121.45	C	77.43	C	4.18	-	22.98	-
<i>of which: held for trading ²⁾</i>	486.54	C	168.47	C	26.84	-	285.59	-
Equity instruments ¹⁾	411.11	1.58	136.22	C	C	-	255.40	-
<i>of which: at fair value through Other Comprehensive Income</i>	47.87	0.83	34.70	C	C	-	8.42	-
<i>of which: at fair value through profit or loss</i>	43.48	0.59	29.87	0.12	1.78	-	11.12	-
<i>of which: held for trading ²⁾</i>	311.39	0.17	63.28	C	C	-	235.86	-
Derivatives	1,444.27	30.21	411.85	6.32	92.12	-	903.77	-
Trading	1,315.55	26.17	337.60	6.21	81.69	-	863.87	-
Derivatives – hedge accounting	128.73	4.04	74.25	0.11	10.43	-	39.90	-
Investments in subsidiaries, joint-ventures and associates	141.59	5.48	99.43	0.35	2.81	-	33.52	-
Intangible assets and goodwill	132.27	2.35	56.57	C	C	-	68.79	-
Other assets ³⁾	993.57	53.41	427.64	C	C	-	424.43	-
Total assets	21,246.63	1,105.61	10,445.36	196.48	1,888.10	-	7,611.09	-

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) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards.

2) Includes nGAAP trading portfolios.

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

T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁴⁾	Q2 2018
Deposits	13,247.77	13,272.57	12,991.42	13,299.96	13,460.59
Central banks	967.12	937.26	900.76	903.23	885.97
General governments	492.76	500.11	485.51	506.85	523.76
Credit institutions	1,631.94	1,588.52	1,435.55	1,629.27	1,546.96
Other financial corporations	2,030.66	2,085.37	1,941.86	2,112.13	2,195.72
Non-financial corporations	2,519.05	2,604.72	2,627.92	2,600.94	2,724.54
Households	5,606.24	5,556.58	5,599.82	5,547.53	5,583.63
Debt securities issued	3,720.74	3,644.22	3,570.13	3,571.18	3,599.42
<i>of which: subordinated</i>	292.02	283.34	275.80	330.18	330.73
Derivatives	1,697.54	1,611.66	1,523.24	1,442.61	1,476.79
<i>of which: trading</i>	1,468.73	1,393.54	1,324.93	1,253.99	1,292.87
Provisions ¹⁾	147.05	143.83	146.43	144.34	138.36
Other liabilities ²⁾	1,202.65	1,205.28	1,094.00	1,203.92	1,177.39
Equity	1,406.73	1,420.81	1,424.64	1,398.05	1,394.08
Paid-up capital	628.61	648.84	640.76	646.73	644.46
Reserves	614.14	606.00	613.35	651.34	634.51
Minority interests	75.20	61.80	62.90	60.53	59.41
Other comprehensive income	-25.06	-30.09	-33.02	-44.65	-49.86
Other ³⁾	113.84	134.27	140.66	84.10	105.56
Total liabilities and equity	21,422.48	21,298.37	20,749.86	21,060.05	21,246.63

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

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

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

4) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

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

(EUR billions)

Liabilities and equity (Q2 2018)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Deposits	13,460.59	422.22	2,285.62	C	226.33	190.41	2,323.49	4,249.30	1,578.89	44.40
Central banks	885.97	14.74	84.26	C	7.09	15.56	216.74	249.14	211.02	C
General governments	523.76	20.19	180.39	C	3.77	12.82	98.78	95.47	51.57	C
Credit institutions	1,546.96	79.31	533.77	C	16.38	16.60	219.87	379.68	152.09	4.19
Other financial corporations	2,195.72	53.48	494.61	C	18.87	6.71	208.74	913.43	233.15	3.93
Non-financial corporations	2,724.54	63.86	455.04	C	68.93	27.69	432.90	932.13	298.05	7.68
Households	5,583.63	190.63	537.55	C	111.29	111.03	1,146.46	1,679.44	633.00	24.63
Debt securities issued	3,599.42	158.03	807.53	C	19.40	4.93	380.91	1,246.00	278.20	0.47
<i>of which: subordinated</i>	330.73	4.57	28.82	C	3.59	C	54.02	145.16	34.56	C
Derivatives	1,476.79	65.24	460.76	C	4.67	5.51	129.56	613.48	84.50	0.04
<i>of which: trading</i>	1,292.87	31.18	442.08	C	3.87	4.45	117.68	552.04	71.59	0.01
Provisions ¹⁾	138.36	1.32	35.89	C	1.43	1.42	30.27	33.32	23.36	0.17
Other liabilities ²⁾	1,177.39	10.66	274.04	C	9.27	6.57	135.64	559.22	85.48	0.76
Equity	1,394.08	43.22	227.61	C	37.97	26.41	234.00	443.84	159.52	4.19
Paid-up capital	644.46	15.93	127.25	C	9.12	52.28	127.11	129.85	101.95	5.28
Reserves	634.51	24.79	86.57	C	29.28	-28.18	108.65	253.06	48.57	-1.51
Minority interests	59.41	0.64	5.05	C	C	C	22.22	19.35	2.50	C
Other comprehensive income	-49.86	-2.03	-1.17	C	-1.78	-0.28	-34.09	4.76	-8.71	0.30
Other ³⁾	105.56	3.89	9.91	C	C	C	10.12	36.82	15.21	C
Total liabilities and equity	21,246.63	700.68	4,091.45	C	299.07	235.26	3,233.87	7,145.15	2,209.94	50.04

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	9.19	26.52	77.82	17.21	1,365.40	371.37	170.48	17.51	-	C
Central banks	C	C	C	C	57.63	10.78	12.05	C	-	C
General governments	0.30	2.00	C	0.30	17.29	16.59	5.30	C	-	C
Credit institutions	C	5.20	6.86	C	71.25	51.83	6.48	0.67	-	C
Other financial corporations	0.37	C	37.40	2.07	182.15	24.77	8.07	0.54	-	C
Non-financial corporations	3.44	6.39	4.98	3.07	293.48	72.83	33.53	2.72	-	C
Households	4.65	11.99	21.07	11.54	743.60	194.58	105.06	12.98	-	C
Debt securities issued	C	C	C	0.43	574.18	56.01	9.72	C	-	C
<i>of which: subordinated</i>	C	C	C	0.33	43.11	10.51	3.07	C	-	C
Derivatives	C	0.10	1.37	C	96.50	7.40	1.93	C	-	C
<i>of which: trading</i>	C	0.10	0.71	C	57.04	6.30	1.70	0.02	-	C
Provisions¹⁾	C	0.01	0.36	C	4.74	3.30	2.25	0.17	-	C
Other liabilities²⁾	0.19	0.28	C	0.42	37.32	15.44	6.85	0.30	-	C
Equity	1.48	3.21	9.18	1.67	122.54	40.88	19.91	3.11	-	C
Paid-up capital	0.95	2.46	2.44	0.76	35.27	13.34	15.36	1.73	-	C
Reserves	0.46	0.55	5.57	0.88	63.34	23.39	6.43	1.15	-	C
Minority interests	C	C	C	C	1.27	C	1.40	C	-	C
Other comprehensive income	C	C	C	C	2.10	-5.20	-3.96	C	-	C
Other ³⁾	0.06	0.21	0.44	0.02	20.55	C	0.68	0.18	-	C
Total liabilities and equity	11.31	30.19	118.61	19.81	2,200.68	494.39	211.15	21.15	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Deposits	13,460.59	C	7,972.49	C
Central banks	885.97	C	557.64	C
General governments	523.76	C	287.48	C
Credit institutions	1,546.96	C	827.06	C
Other financial corporations	2,195.72	C	1,536.65	C
Non-financial corporations	2,724.54	C	1,699.49	C
Households	5,583.63	C	3,064.16	C
Debt securities issued	3,599.42	C	1,816.26	C
<i>of which: subordinated</i>	330.73	C	143.79	C
Derivatives	1,476.79	C	1,124.38	C
<i>of which: trading</i>	1,292.87	C	1,048.11	C
Provisions ¹⁾	138.36	C	78.83	C
Other liabilities ²⁾	1,177.39	C	941.61	C
Equity	1,394.08	C	812.39	C
Paid-up capital	644.46	C	339.14	C
Reserves	634.51	C	383.43	C
Minority interests	59.41	C	31.84	C
Other comprehensive income	-49.86	C	-4.50	C
Other ³⁾	105.56	C	62.47	C
Total liabilities and equity	21,246.63	C	12,745.95	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table.

The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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

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

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

T02.04.3 Composition of liabilities and equity by classification (geographical diversification, version 1)

(EUR billions)

Liabilities and equity (Q2 2018)	Total	Banks with significant domestic exposures ⁴⁾	Banks with significant international exposures ⁵⁾						Banks without geographically focused exposures ¹⁰⁾
			One geographical area		Internationally diversified ⁸⁾				
			SSM	Non-SSM EEA ⁶⁾ and RoW ⁷⁾	SSM ⁹⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Deposits	13,460.59	1,136.33	581.17	228.77	C	581.54	3,746.43	7,086.44	C
Central banks	885.97	106.42	51.29	12.83	C	39.07	204.52	461.91	C
General governments	523.76	40.35	24.11	11.15	C	21.41	143.38	279.86	C
Credit institutions	1,546.96	100.30	25.08	38.25	C	65.67	399.99	908.34	C
Other financial corporations	2,195.72	116.76	43.76	31.51	C	89.34	473.33	1,425.36	C
Non-financial corporations	2,724.54	124.28	104.13	35.56	C	115.52	824.18	1,504.52	C
Households	5,583.63	648.22	332.80	99.48	C	250.53	1,701.04	2,506.45	C
Debt securities issued	3,599.42	172.50	91.08	37.89	C	293.85	1,187.67	1,685.72	C
<i>of which: subordinated</i>	330.73	15.59	10.75	2.15	C	8.37	97.21	135.26	C
Derivatives	1,476.79	16.18	23.62	2.90	C	35.84	314.40	1,065.39	C
<i>of which: trading</i>	1,292.87	13.10	20.48	2.42	C	12.56	264.86	977.40	C
Provisions ¹⁾	138.36	10.80	6.75	1.80	C	5.04	33.85	79.26	C
Other liabilities ²⁾	1,177.39	47.30	26.11	6.86	C	23.57	278.03	792.26	C
Equity	1,394.08	120.32	54.84	24.33	C	79.18	407.33	694.92	C
Paid-up capital	644.46	86.41	32.20	27.34	C	38.83	130.72	320.78	C
Reserves	634.51	20.28	20.83	-2.39	C	38.05	228.48	323.81	C
Minority interests	59.41	C	0.95	1.84	C	1.27	19.52	29.64	C
Other comprehensive income	-49.86	C	-1.64	C	C	-3.48	-7.46	-35.08	C
Other ³⁾	105.56	6.18	2.49	C	C	4.51	36.06	55.77	C
Total liabilities and equity	21,246.63	1,503.43	783.56	302.55	179.21	1,019.01	5,967.72	11,403.99	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

5) International exposures more than 5% of total debt securities and loans and advances.

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

7) RoW: rest of the world, i.e. countries outside the EEA.

8) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

9) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

10) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T02.04.3 Composition of liabilities and equity by classification (geographical diversification, version 2)

(EUR billions)

Liabilities and equity (Q2 2018)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁵⁾	SSM central Europe ⁵⁾	SSM southern Europe ⁵⁾	Non-SSM EEA ⁶⁾	Non-EEA Europe ⁷⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Deposits	13,460.59	1,136.33	C	5,214.06	1,429.06	2,565.98	126.43	-	-	2,517.84	C
Central banks	885.97	106.42	C	308.98	106.19	169.68	8.40	-	-	154.48	C
General governments	523.76	40.35	C	211.53	43.81	99.72	9.35	-	-	92.26	C
Credit institutions	1,546.96	100.30	C	704.52	79.53	325.31	14.24	-	-	264.39	C
Other financial corporations	2,195.72	116.76	C	1,073.26	134.80	337.51	24.67	-	-	480.83	C
Non-financial corporations	2,724.54	124.28	C	980.47	317.84	505.91	15.94	-	-	663.70	C
Households	5,583.63	648.22	C	1,935.29	746.89	1,127.84	53.82	-	-	862.20	C
Debt securities issued	3,599.42	172.50	C	1,471.20	362.35	648.91	C	-	-	842.89	C
<i>of which: subordinated</i>	330.73	15.59	C	95.80	92.11	51.59	0.76	-	-	58.44	C
Derivatives	1,476.79	16.18	C	535.98	140.21	156.96	2.65	-	-	584.10	C
<i>of which: trading</i>	1,292.87	13.10	C	446.12	115.77	124.98	2.36	-	-	552.28	C
Provisions ¹⁾	138.36	10.80	C	56.71	15.52	24.73	C	-	-	23.27	C
Other liabilities ²⁾	1,177.39	47.30	C	410.53	102.98	112.21	4.38	-	-	451.34	C
Equity	1,394.08	120.32	C	507.20	159.42	281.20	13.70	-	-	258.59	C
Paid-up capital	644.46	86.41	C	212.58	53.26	141.89	21.08	-	-	100.33	C
Reserves	634.51	20.28	C	248.75	91.20	142.08	-8.28	-	-	114.45	C
Minority interests	59.41	C	C	11.43	4.29	18.61	0.81	-	-	12.05	C
Other comprehensive income	-49.86	C	C	-5.10	-0.16	-34.52	-0.17	-	-	-1.49	C
Other ³⁾	105.56	6.18	C	39.54	10.83	13.13	0.27	-	-	33.24	C
Total liabilities and equity	21,246.63	1,503.43	C	8,195.67	2,209.55	3,789.99	184.00	-	-	4,678.03	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

5) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

7) European countries not in the EEA.

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

(EUR billions)

Liabilities and equity (Q2 2018)	Total	Banks with total assets					G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Deposits	13,460.59	276.98	1,689.43	1,017.68	1,244.41	3,612.21	5,619.87
Central banks	885.97	8.19	119.57	79.58	68.18	242.19	368.27
General governments	523.76	8.67	83.25	55.09	61.47	151.00	164.29
Credit institutions	1,546.96	19.88	212.04	202.20	215.16	392.66	505.02
Other financial corporations	2,195.72	47.54	301.72	146.60	122.54	491.38	1,085.94
Non-financial corporations	2,724.54	48.32	236.45	175.98	175.79	761.74	1,326.27
Households	5,583.63	144.39	736.40	358.23	601.27	1,573.25	2,170.08
Debt securities issued	3,599.42	43.01	546.72	511.66	216.99	999.56	1,281.49
<i>of which: subordinated</i>	330.73	1.73	79.35	19.06	22.23	97.86	110.50
Derivatives	1,476.79	3.01	55.51	140.59	44.21	267.27	966.20
<i>of which: trading</i>	1,292.87	2.11	28.27	81.98	37.96	227.24	915.32
Provisions ¹⁾	138.36	1.78	17.92	13.51	12.93	36.08	56.13
Other liabilities ²⁾	1,177.39	4.98	98.63	81.85	28.01	192.52	771.39
Equity	1,394.08	33.73	222.18	123.56	96.33	364.45	553.81
Paid-up capital	644.46	25.23	132.53	66.75	41.58	153.88	224.50
Reserves	634.51	9.18	73.75	56.81	42.89	171.03	280.85
Minority interests	59.41	0.12	5.28	1.91	9.64	16.65	25.80
Other comprehensive income	-49.86	-0.64	-2.00	-6.79	-3.74	-11.50	-25.19
Other ³⁾	105.56	-0.16	12.61	4.89	5.97	34.40	47.85
Total liabilities and equity	21,246.63	363.50	2,630.39	1,888.85	1,642.90	5,472.10	9,248.90

Source: ECB.

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

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

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

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

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

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

Liabilities and equity (Q2 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	13,460.59	9,092.10	4,368.49
Central banks	885.97	560.53	325.44
General governments	523.76	313.29	210.47
Credit institutions	1,546.96	1,007.35	539.61
Other financial corporations	2,195.72	1,668.90	526.83
Non-financial corporations	2,724.54	1,777.58	946.96
Households	5,583.63	3,764.46	1,819.17
Debt securities issued	3,599.42	2,789.38	810.05
<i>of which: subordinated</i>	330.73	258.41	72.31
Derivatives	1,476.79	909.88	566.92
<i>of which: trading</i>	1,292.87	772.85	520.02
Provisions ²⁾	138.36	85.30	53.06
Other liabilities ³⁾	1,177.39	752.11	425.28
Equity	1,394.08	955.52	438.56
Paid-up capital	644.46	354.80	289.66
Reserves	634.51	509.24	125.27
Minority interests	59.41	40.89	18.51
Other comprehensive income	-49.86	-28.51	-21.35
Other ⁴⁾	105.56	79.09	26.47
Total liabilities and equity	21,246.63	14,584.27	6,662.36

Source: ECB.

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

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

Classification as non-rated does not therefore necessarily indicate a high risk.

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2018)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Deposits	13,460.59	695.31	6,855.03	160.93	1,212.14	-	4,537.19	-
Central banks	885.97	39.72	510.87	13.74	41.72	-	279.93	-
General governments	523.76	23.33	310.62	12.13	15.65	-	162.03	-
Credit institutions	1,546.96	38.91	875.43	12.99	119.86	-	499.77	-
Other financial corporations	2,195.72	118.19	952.21	6.35	206.61	-	912.36	-
Non-financial corporations	2,724.54	160.86	1,218.17	24.25	207.91	-	1,113.36	-
Households	5,583.63	314.31	2,987.73	91.48	620.38	-	1,569.73	-
Debt securities issued	3,599.42	256.01	1,996.51	4.54	367.25	-	975.11	-
<i>of which: subordinated</i>	330.73	C	189.93	C	27.70	-	93.35	-
Derivatives	1,476.79	31.31	443.72	5.13	113.78	-	882.86	-
<i>of which: trading</i>	1,292.87	24.96	332.90	4.06	81.28	-	849.67	-
Provisions ¹⁾	138.36	3.42	81.39	1.02	4.68	-	47.84	-
Other liabilities ²⁾	1,177.39	27.49	349.58	4.11	87.37	-	708.84	-
Equity	1,394.08	92.07	719.14	20.75	102.88	-	459.25	-
Paid-up capital	644.46	31.77	321.26	38.89	44.20	-	208.35	-
Reserves	634.51	44.18	340.62	-18.99	50.75	-	217.94	-
Minority interests	59.41	C	23.44	C	C	-	33.13	-
Other comprehensive income	-49.86	C	-11.39	C	C	-	-38.11	-
Other ³⁾	105.56	17.07	45.21	0.21	5.13	-	37.94	-
Total liabilities and equity	21,246.63	1,105.61	10,445.36	196.48	1,888.10	-	7,611.09	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

Indicator	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ³⁾	Q2 2018
Total risk exposure amount	7,914.65	7,788.06	7,723.95	7,720.55	7,785.12
CET1 ratio ¹⁾²⁾	13.88%	14.32%	14.64%	14.16%	14.10%
Tier 1 ratio ²⁾	14.88%	15.32%	15.63%	15.34%	15.30%
Total capital ratio ²⁾	17.56%	17.97%	18.14%	17.81%	17.76%

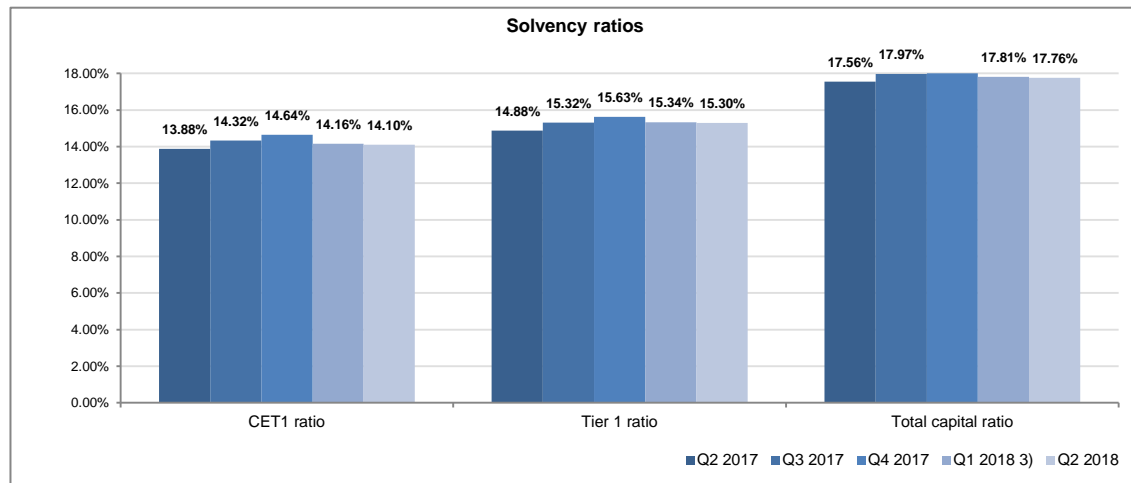
Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) CET1 stands for Common Equity Tier 1.

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

3) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.



T03.01.2 Total capital ratio and its components by country

(EUR billions; percentages)

Country (Q2 2018)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Belgium	199.70	44.92	22.49%	40.56	20.31%
Germany	1,204.28	230.13	19.11%	198.91	16.52%	185.48	15.40%
Estonia	C	C	C	C	C	C	C
Ireland	167.38	34.42	20.56%	32.08	19.16%	31.26	18.68%
Greece	170.72	27.96	16.38%	26.97	15.80%	26.95	15.78%
Spain	1,439.63	215.97	15.00%	186.61	12.96%	166.15	11.54%
France	2,429.40	427.70	17.61%	365.35	15.04%	338.00	13.91%
Italy	976.53	158.47	16.23%	135.60	13.89%	124.44	12.74%
Cyprus	30.31	4.41	14.56%	4.13	13.64%	4.00	13.21%
Latvia	5.68	1.36	23.92%	1.27	22.41%	1.27	22.41%
Lithuania	15.47	2.94	19.02%	2.93	18.95%	2.93	18.95%
Luxembourg	34.90	7.90	22.64%	7.74	22.17%	7.63	21.86%
Malta	9.48	1.66	17.47%	1.46	15.38%	1.46	15.38%
Netherlands	646.79	143.73	22.22%	117.42	18.15%	104.16	16.10%
Austria	258.01	44.81	17.37%	36.34	14.08%	33.81	13.10%
Portugal	123.95	18.40	14.85%	16.66	13.44%	16.04	12.94%
Slovenia	13.71	2.73	19.90%	2.73	19.90%	2.73	19.90%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	C	C	C	C	C	C	C
Total	7,785.12	1,382.60	17.76%	1,190.82	15.30%	1,097.47	14.10%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2018)	Total risk exposure amount	Total capital ¹⁾		Tier 1 ¹⁾		CET1 ¹⁾²⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with net interest income more than 60% of operating income	C	C	18.43%	C	15.81%
Banks with non-interest income more than 40% of operating income							
<i>Mostly net fee and commission income</i>	4,528.31	782.30	17.28%	675.96	14.93%	623.42	13.77%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C	C	C	C	C
Total	7,785.12	1,382.60	17.76%	1,190.82	15.30%	1,097.47	14.10%

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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

1) 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).

2) CET1 stands for Common Equity Tier 1.

T03.01.3 Total capital ratio and its components by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q2 2018)	Total risk exposure amount	Total capital ⁸⁾		Tier 1 ⁸⁾		CET1 ^{8) 9)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with significant domestic exposures ¹⁾	678.97	115.85	17.06%	105.47	15.53%
Banks with significant international exposures ²⁾							
One geographical area							
SSM	309.09	55.50	17.96%	47.83	15.47%	45.19	14.62%
Non-SSM EEA ³⁾ and RoW ⁴⁾	147.19	23.86	16.21%	22.14	15.04%	22.05	14.98%
Internationally diversified ⁵⁾							
SSM ⁶⁾	C	C	15.12%	C	14.49%	C	14.42%
SSM and non-SSM EEA	402.78	79.33	19.70%	73.08	18.14%	69.05	17.14%
SSM and RoW	2,156.33	418.45	19.41%	349.59	16.21%	325.51	15.10%
SSM, non-SSM EEA and RoW	4,019.60	677.31	16.85%	580.84	14.45%	520.70	12.95%
Banks without geographically focused exposures ⁷⁾	C	C	C	C	C	C	C
Total	7,785.12	1,382.60	17.76%	1,190.82	15.30%	1,097.47	14.10%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) International exposures more than 5% of total debt securities and loans and advances.

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

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

8) 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).

9) CET1 stands for Common Equity Tier 1.

T03.01.3 Total capital ratio and its components by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q2 2018)	Total risk exposure amount	Total capital ⁵⁾		Tier 1 ⁵⁾		CET1 ^{5) 6)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ¹⁾	678.97	115.85	17.06%	105.47	15.53%	103.47	15.24%
Banks with largest non-domestic exposures							
SSM (northern Europe) ²⁾	C	C	C	C	C	C	C
SSM (central Europe) ²⁾	2,836.56	513.75	18.11%	446.16	15.73%	413.27	14.57%
SSM (southern Europe) ²⁾	860.54	147.84	17.18%	128.22	14.90%	118.46	13.77%
Non-SSM EEA ³⁾	1,561.13	263.90	16.90%	231.28	14.81%	212.82	13.63%
Non-EEA Europe ⁴⁾	80.80	13.80	17.08%	13.20	16.33%	13.19	16.32%
Africa	-	-	-	-	-	-	-
Asia and Oceania	-	-	-	-	-	-	-
North America	1,400.85	270.85	19.34%	219.13	15.64%	195.06	13.92%
Latin America and the Caribbean	C	C	C	C	C	C	C
Total	7,785.12	1,382.60	17.76%	1,190.82	15.30%	1,097.47	14.10%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

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

6) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2018)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with total assets					
<i>Less than €30 billion</i>	167.30	32.54	19.45%	30.49	18.22%	30.17	18.03%
<i>Between €30 billion and €100 billion</i>	1,155.57	212.97	18.43%	198.08	17.14%	193.80	16.77%
<i>Between €100 billion and €200 billion</i>	637.65	130.27	20.43%	112.43	17.63%	107.89	16.92%
<i>Between €200 billion and €300 billion</i>	585.66	104.46	17.84%	86.45	14.76%	79.71	13.61%
<i>More than €300 billion</i>	2,062.62	382.31	18.54%	314.09	15.23%	289.48	14.03%
G-SIBs ¹⁾	3,176.31	520.06	16.37%	449.28	14.14%	396.41	12.48%
Total	7,785.12	1,382.60	17.76%	1,190.82	15.30%	1,097.47	14.10%

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2018)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with low risk	5,198.26	947.25	18.22%	809.48	15.57%
Banks with medium, high risk and non-rated	2,586.85	435.35	16.83%	381.34	14.74%	356.80	13.79%
Total	7,785.12	1,382.60	17.76%	1,190.82	15.30%	1,097.47	14.10%

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2018)	Total risk exposure amount	Total capital ¹⁾		Tier 1 ¹⁾		CET1 ^{1) 2)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with sovereign exposures					
Non-significant	468.61	100.61	21.47%	84.11	17.95%	78.07	16.66%
Mostly domestic							
<i>Investment grade</i>	3,904.63	717.03	18.36%	618.54	15.84%	583.18	14.94%
<i>Non-investment grade</i>	132.94	22.98	17.29%	21.99	16.54%	21.84	16.43%
Mostly to other SSM countries							
<i>Investment grade</i>	544.72	111.05	20.39%	97.46	17.89%	90.18	16.55%
<i>Non-investment grade</i>	-	-	-	-	-	-	-
Mostly to non-SSM countries							
<i>Investment grade</i>	2,734.22	430.93	15.76%	368.72	13.49%	324.20	11.86%
<i>Non-investment grade</i>	-	-	-	-	-	-	-
Total	7,785.12	1,382.60	17.76%	1,190.82	15.30%	1,097.47	14.10%

Source: ECB.

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

1) 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).

2) CET1 stands for Common Equity Tier 1.

T03.02.1 CET1 ratio band by reference period
(number of institutions)

Indicator	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ²⁾	Q2 2018
CET1 ratio ¹⁾ ≤ 10%	1	-	-	1	1
10% < CET1 ratio ≤ 20%	90	88	85	84	83
CET1 ratio > 20%	23	26	26	24	25
Total	114	114	111	109	109

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

2) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T03.02.2 CET1 ratio band by country
(number of institutions)

Country (Q2 2018)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	4	3
Germany	1	15	4
Estonia	-	-	2
Ireland	-	3	2
Greece	-	4	-
Spain	-	12	-
France	-	9	2
Italy	-	11	-
Cyprus	-	3	1
Latvia	-	2	1
Lithuania	-	2	1
Luxembourg	-	1	3
Malta	-	3	-
Netherlands	-	3	3
Austria	-	6	-
Portugal	-	3	-
Slovenia	-	1	2
Slovakia ¹⁾	-	-	-
Finland	-	1	1
Total	1	83	25

Source: ECB.

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

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

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

T03.02.3 CET1 ratio band by classification (income source)

(number of institutions)

Category (Q2 2018)	CET1 ratio ¹⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with net interest income more than 60% of operating income	1	48	16
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	-	34	9
<i>Mostly net trading income and foreign exchange gains and losses</i>	-	1	.
Total	1	83	25

Source: ECB.

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

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).

T03.02.3 CET1 ratio band by classification (geographical diversification, version 1)

(number of institutions)

Category (Q2 2018)	CET1 ratio ⁸⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ¹⁾	-	18	4
Banks with significant international exposures ²⁾			
One geographical area			
SSM	-	7	2
Non-SSM EEA ³⁾ and RoW ⁴⁾	-	7	2
Internationally diversified ⁵⁾			
SSM ⁶⁾	-	3	1
SSM and non-SSM EEA	-	8	6
SSM and RoW	-	13	3
SSM, non-SSM EEA and RoW	1	27	6
Banks without geographically focused exposures ⁷⁾	-	-	1
Total	1	83	25

Source: ECB.

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

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

2) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

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

T03.02.3 CET1 ratio band by classification (geographical diversification, version 2)

(number of institutions)

Category (Q2 2018)	CET1 ratio ⁵⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ¹⁾	-	18	4
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ²⁾	-	1	-
<i>SSM (central Europe)</i> ²⁾	1	28	10
<i>SSM (southern Europe)</i> ²⁾	-	7	1
<i>Non-SSM EEA</i> ³⁾	-	18	6
<i>Non-EEA Europe</i> ⁴⁾	-	4	3
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	-
<i>North America</i>	-	6	1
<i>Latin America and the Caribbean</i>	-	1	-
Total	1	83	25

Source: ECB.

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

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

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

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

T03.02.3 CET1 ratio band by classification (size)
(number of institutions)

Category (Q2 2018)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
<i>Less than €30 billion</i>	-	18	10
<i>Between €30 billion and €100 billion</i>	1	32	12
<i>Between €100 billion and €200 billion</i>	-	10	3
<i>Between €200 billion and €300 billion</i>	-	7	-
<i>More than €300 billion</i>	-	9	-
G-SIBs ¹⁾	-	7	-
Total	1	83	25

Source: ECB.

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

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

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

T03.02.3 CET1 ratio band by classification (sovereign exposures)
(number of institutions)

Category (Q2 2018)	CET1 ratio ¹⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with sovereign exposures			
Non-significant	-	8	8
Mostly domestic			
<i>Investment grade</i>	1	53	13
<i>Non-investment grade</i>	-	5	-
Mostly to other SSM countries			
<i>Investment grade</i>	-	7	4
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	-	10	-
<i>Non-investment grade</i>	-	-	-
Total	1	83	25

Source: ECB.

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

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).

T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

Leverage ratio and its components	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ¹⁾	Q2 2018
Exposure values	22,292.68	22,325.87	21,761.12	22,237.53	22,409.31
Assets other than derivatives and securities financing transactions	18,616.20	18,512.77	18,240.61	18,425.46	18,533.42
Derivatives	788.00	C	C	C	C
Securities financing transactions	1,345.38	1,452.59	1,249.22	1,450.68	1,483.92
Off-balance sheet items	1,609.94	1,585.69	1,565.61	1,603.33	1,621.71
Deductions of exposures to public sector entities funding general interest investments	-66.83	C	C	C	C
Fully phased-in definition					
Tier 1 capital	1,122.60	1,142.96	1,165.68	1,133.36	1,141.44
Total exposure	22,081.53	22,125.21	21,559.93	22,035.65	22,207.22
Exposure values	22,292.68	22,325.87	21,761.12	22,237.53	22,409.31
Asset amount deducted from Tier 1 capital	-211.15	-200.67	-201.20	-201.88	-202.09
Leverage ratio (fully phased-in definition)	5.08%	5.17%	5.41%	5.14%	5.14%
Transitional definition					
Tier 1 capital	1,177.76	1,193.13	1,207.40	1,184.13	1,190.82
Total exposure	22,095.32	22,137.18	21,571.86	22,057.25	22,222.99
Exposure values	22,292.68	22,325.87	21,761.12	22,237.53	22,409.31
Asset amount deducted from Tier 1 capital	-197.36	-188.69	-189.26	-180.28	-186.32
Leverage ratio (transitional definition)	5.33%	5.39%	5.60%	5.37%	5.36%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

1) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q2 2018)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Exposure values	22,409.31	684.90	4,121.97	C	334.02	244.07	3,397.14	7,462.16	2,409.80	51.62
Assets other than derivatives and securities financing transactions	18,533.42	632.15	3,372.08	C	289.23	227.00	2,997.16	5,769.59	1,990.82	50.25
Derivatives	C	C	C	C	C	C	C	C	C	C
Securities financing transactions	1,483.92	42.04	240.69	C	9.63	6.51	99.38	753.83	133.75	0.11
Off-balance sheet items	1,621.71	36.05	270.36	C	31.12	7.01	233.50	600.08	230.04	1.22
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	C	C	C
Fully phased-in definition										
Tier 1 capital	1,141.44	40.35	191.86	C	29.05	21.22	178.69	358.09	124.30	3.69
Total exposure	22,207.22	681.48	4,096.61	C	326.85	238.96	3,335.27	7,404.73	2,383.49	51.11
Exposure values	22,409.31	684.90	4,121.97	C	334.02	244.07	3,397.14	7,462.16	2,409.80	51.62
Asset amount deducted from Tier 1 capital	-202.09	-3.41	-25.37	C	-7.16	-5.11	-61.87	-57.43	-26.31	-0.51
Leverage ratio (fully phased-in definition)	5.14%	5.92%	4.68%	C	8.89%	8.88%	5.36%	4.84%	5.21%	7.23%
Transitional definition										
Tier 1 capital	1,190.82	40.56	198.91	C	32.08	26.97	186.61	365.35	135.60	4.13
Total exposure	22,222.99	681.48	4,096.66	C	329.48	242.38	3,341.36	7,405.30	2,386.08	51.34
Exposure values	22,409.31	684.90	4,121.97	C	334.02	244.07	3,397.14	7,462.16	2,409.80	51.62
Asset amount deducted from Tier 1 capital	-186.32	-3.41	-25.32	C	-4.53	-1.69	-55.78	-56.86	-23.72	-0.28
Leverage ratio (transitional definition)	5.36%	5.95%	4.86%	C	9.74%	11.13%	5.58%	4.93%	5.68%	8.05%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q2 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	11.98	32.06	127.30	20.90	2,546.08	544.43	211.96	23.54	-	C
Assets other than derivatives and securities financing transactions	11.26	29.94	113.34	19.79	2,176.15	469.51	198.54	21.02	-	C
Derivatives	C	C	C	C	C	C	C	C	-	C
Securities financing transactions	C	C	6.27	C	158.39	33.04	0.28	C	-	C
Off-balance sheet items	0.65	1.88	6.28	1.07	139.65	31.91	11.56	2.48	-	C
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	C	-	C
Fully phased-in definition										
Tier 1 capital	1.27	2.93	7.74	1.45	111.58	36.21	16.31	2.73	-	C
Total exposure	11.92	32.00	126.18	20.80	2,539.75	540.96	209.43	23.44	-	C
Exposure values	11.98	32.06	127.30	20.90	2,546.08	544.43	211.96	23.54	-	C
Asset amount deducted from Tier 1 capital	-0.06	-0.06	-1.11	-0.10	-6.34	-3.47	-2.53	-0.10	-	C
Leverage ratio (fully phased-in definition)	10.68%	9.16%	6.13%	6.98%	4.39%	6.69%	7.79%	11.64%	-	C
Transitional definition										
Tier 1 capital	1.27	2.93	7.74	1.46	117.42	36.34	16.66	2.73	-	C
Total exposure	11.92	32.00	126.18	20.80	2,539.82	540.98	209.52	23.44	-	C
Exposure values	11.98	32.06	127.30	20.90	2,546.08	544.43	211.96	23.54	-	C
Asset amount deducted from Tier 1 capital	-0.06	-0.06	-1.11	-0.10	-6.26	-3.45	-2.44	-0.10	-	C
Leverage ratio (transitional definition)	10.67%	9.16%	6.13%	7.01%	4.62%	6.72%	7.95%	11.64%	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (income source)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Exposure values	22,409.31	C	13,273.53	C
Assets other than derivatives and securities financing transactions	18,533.42	C	10,504.96	C
Derivatives	C	C	C	C
Securities financing transactions	1,483.92	C	1,090.53	C
Off-balance sheet items	1,621.71	C	1,078.64	C
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C
Fully phased-in definition				
Tier 1 capital	1,141.44	C	651.58	C
Total exposure	22,207.22	C	13,153.70	C
Exposure values	22,409.31	C	13,273.53	C
Asset amount deducted from Tier 1 capital	-202.09	C	-119.84	C
Leverage ratio (fully phased-in definition)	5.14%	C	4.95%	C
Transitional definition				
Tier 1 capital	1,190.82	C	675.96	C
Total exposure	22,222.99	C	13,159.14	C
Exposure values	22,409.31	C	13,273.53	C
Asset amount deducted from Tier 1 capital	-186.32	C	-114.39	C
Leverage ratio (transitional definition)	5.36%	C	5.14%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

T03.03.3 Leverage ratios by classification (geographical diversification, version 1)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2018)	Total	Banks with significant domestic exposures ¹⁾	Banks with significant international exposures ²⁾						Banks without geographically focused exposures ⁷⁾
			One geographical area		Internationally diversified ⁵⁾				
			SSM	Non-SSM EEA ³⁾ and RoW ⁴⁾	SSM ⁶⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Exposure values	22,409.31	1,568.95	817.88	309.24	C	1,009.56	6,349.61	12,090.84	C
Assets other than derivatives and securities financing transactions	18,533.42	1,460.43	752.43	287.12	C	941.15	5,322.81	9,513.35	C
Derivatives	C	C	C	C	C	-5.00	C	C	C
Securities financing transactions	1,483.92	36.16	5.54	3.51	C	C	365.35	1,039.56	C
Off-balance sheet items	1,621.71	92.56	54.52	17.71	C	39.69	464.30	941.02	C
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	C	C
Fully phased-in definition									
Tier 1 capital	1,141.44	97.57	46.37	20.43	C	69.43	341.05	555.27	C
Total exposure	22,207.22	1,549.76	808.67	307.02	C	1,001.35	6,305.52	11,973.45	C
Exposure values	22,409.31	1,568.95	817.88	309.24	C	1,009.56	6,349.61	12,090.84	C
Asset amount deducted from Tier 1 capital	-202.09	-19.19	-9.21	-2.22	C	-8.21	-44.09	-117.40	C
Leverage ratio (fully phased-in definition)	5.14%	6.30%	5.73%	6.65%	C	6.93%	5.41%	4.64%	C
Transitional definition									
Tier 1 capital	1,190.82	105.47	47.83	22.14	C	73.08	349.59	580.84	C
Total exposure	22,222.99	1,556.35	809.27	307.31	C	1,003.84	6,306.74	11,977.75	C
Exposure values	22,409.31	1,568.95	817.88	309.24	C	1,009.56	6,349.61	12,090.84	C
Asset amount deducted from Tier 1 capital	-186.32	-12.61	-8.61	-1.93	C	-5.73	-42.87	-113.09	C
Leverage ratio (transitional definition)	5.36%	6.78%	5.91%	7.20%	C	7.28%	5.54%	4.85%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.03.3 Leverage ratios by classification (geographical diversification, version 2)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2018)	Total	Banks with significant domestic exposures ¹⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ²⁾	SSM central Europe ²⁾	SSM southern Europe ²⁾	Non-SSM EEA ³⁾	Non-EEA Europe ⁴⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Exposure values	22,409.31	1,568.95	C	8,893.54	2,366.14	3,947.56	194.04	.	.	4,703.75	C
Assets other than derivatives and securities financing transactions	18,533.42	1,460.43	C	7,247.80	1,938.70	3,433.24	177.10	.	.	3,655.61	C
Derivatives	C	C	C	C	39.62	C	C	.	.	C	C
Securities financing transactions	1,483.92	36.16	C	617.74	C	212.68	3.54	.	.	421.30	C
Off-balance sheet items	1,621.71	92.56	C	674.87	217.73	248.19	11.10	.	.	315.18	C
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C	.	.	C	C
Fully phased-in definition											
Tier 1 capital	1,141.44	97.57	C	428.85	125.51	219.99	11.92	.	.	211.27	C
Total exposure	22,207.22	1,549.76	C	8,846.83	2,335.53	3,886.89	193.27	.	.	4,669.75	C
Exposure values	22,409.31	1,568.95	C	8,893.54	2,366.14	3,947.56	194.04	.	.	4,703.75	C
Asset amount deducted from Tier 1 capital	-202.09	-19.19	C	-46.71	-30.61	-60.67	-0.76	.	.	-34.00	C
Leverage ratio (fully phased-in definition)	5.14%	6.30%	C	4.85%	5.37%	5.66%	6.17%	-	-	4.52%	C
Transitional definition											
Tier 1 capital	1,190.82	105.47	C	446.16	128.22	231.28	13.20	.	.	219.13	C
Total exposure	22,222.99	1,556.35	C	8,847.52	2,336.21	3,893.09	193.30	.	.	4,670.25	C
Exposure values	22,409.31	1,568.95	C	8,893.54	2,366.14	3,947.56	194.04	.	.	4,703.75	C
Asset amount deducted from Tier 1 capital	-186.32	-12.61	C	-46.02	-29.93	-54.47	-0.74	.	.	-33.49	C
Leverage ratio (transitional definition)	5.36%	6.78%	C	5.04%	5.49%	5.94%	6.83%	-	-	4.69%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2018)	Total	Banks with total assets					G-SIBs ¹⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Exposure values	22,409.31	377.09	2,707.01	1,952.02	1,711.37	5,788.97	9,872.85
Assets other than derivatives and securities financing transactions	18,533.42	357.25	2,479.63	1,746.02	1,510.91	4,943.52	7,496.08
Derivatives	C	C	C	C	C	C	C
Securities financing transactions	1,483.92	3.62	73.28	65.78	99.62	264.72	976.90
Off-balance sheet items	1,621.71	14.46	140.95	127.70	105.44	406.42	826.74
Deductions of exposures to public sector entities funding general interest investments	C	C	C	C	C	C	C
Fully phased-in definition							
Tier 1 capital	1,141.44	29.34	185.90	106.92	84.24	301.98	433.07
Total exposure	22,207.22	374.04	2,682.83	1,937.30	1,700.19	5,745.03	9,767.83
Exposure values	22,409.31	377.09	2,707.01	1,952.02	1,711.37	5,788.97	9,872.85
Asset amount deducted from Tier 1 capital	-202.09	-3.05	-24.18	-14.72	-11.17	-43.94	-105.02
Leverage ratio (fully phased-in definition)	5.14%	7.84%	6.93%	5.52%	4.95%	5.26%	4.43%
Transitional definition							
Tier 1 capital	1,190.82	30.49	198.08	112.43	86.45	314.09	449.28
Total exposure	22,222.99	374.53	2,690.01	1,940.02	1,702.13	5,746.92	9,769.39
Exposure values	22,409.31	377.09	2,707.01	1,952.02	1,711.37	5,788.97	9,872.85
Asset amount deducted from Tier 1 capital	-186.32	-2.57	-17.00	-12.00	-9.24	-42.06	-103.46
Leverage ratio (transitional definition)	5.36%	8.14%	7.36%	5.80%	5.08%	5.47%	4.60%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q2 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Exposure values	22,409.31	15,535.25	6,874.06
Assets other than derivatives and securities financing transactions	18,533.42	12,737.49	5,795.93
Derivatives	C	C	C
Securities financing transactions	1,483.92	1,145.95	337.96
Off-balance sheet items	1,621.71	1,113.38	508.32
Deductions of exposures to public sector entities funding general interest investments	C	C	C
Fully phased-in definition			
Tier 1 capital	1,141.44	783.77	357.68
Total exposure	22,207.22	15,402.97	6,804.25
Exposure values	22,409.31	15,535.25	6,874.06
Asset amount deducted from Tier 1 capital	-202.09	-132.28	-69.81
Leverage ratio (fully phased-in definition)	5.14%	5.09%	5.26%
Transitional definition			
Tier 1 capital	1,190.82	809.48	381.34
Total exposure	22,222.99	15,406.49	6,816.50
Exposure values	22,409.31	15,535.25	6,874.06
Asset amount deducted from Tier 1 capital	-186.32	-128.76	-57.56
Leverage ratio (transitional definition)	5.36%	5.25%	5.59%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.04.1 Leverage ratio band by reference period (number of institutions)

Indicator	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ²⁾	Q2 2018
LR ¹⁾ ≤ 3%	5	4	4	4	4
3% < LR ≤ 6%	56	57	49	53	52
LR > 6%	53	53	58	52	53
Total	114	114	111	109	109

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

1) LR stands for Leverage Ratio.

2) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q2 2018)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	4	3
Germany	1	15	4
Estonia	-	-	2
Ireland	-	-	5
Greece	-	-	4
Spain	-	9	3
France	2	6	3
Italy	-	10	1
Cyprus	-	-	4
Latvia	-	-	3
Lithuania	-	-	3
Luxembourg	-	2	2
Malta	-	-	3
Netherlands	1	5	-
Austria	-	-	6
Portugal	-	-	3
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	1	1
Total	4	52	53

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (income source)
(number of institutions)

Category (Q2 2018)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with net interest income more than 60% of operating income	3	26	36
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	-	26	17
<i>Mostly net trading income and foreign exchange gains and losses</i>	1	-	-
Total	4	52	53

Source: ECB.

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

1) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (geographical diversification, version 1)

(number of institutions)

Category (Q2 2018)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ²⁾	1	12	9
Banks with significant international exposures ³⁾			
One geographical area			
SSM	-	6	3
Non-SSM EEA ⁴⁾ and RoW ⁵⁾	-	2	7
Internationally diversified ⁶⁾			
SSM ⁷⁾	1	1	2
SSM and non-SSM EEA	-	4	10
SSM and RoW	-	8	8
SSM, non-SSM EEA and RoW	1	19	14
Exposures without geographically focused exposures ⁸⁾	1	-	-
Total	4	52	53

Source: ECB.

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

1) LR stands for Leverage Ratio.

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

3) International exposures more than 5% of total debt securities and loans and advances.

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

5) RoW: rest of the world, i.e. countries outside the EEA.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

7) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

8) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.04.3 Leverage ratio band by classification (geographical diversification, version 2)

(number of institutions)

Category (Q2 2018)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ²⁾	1	12	9
Banks with largest non-domestic exposures			
SSM (northern Europe) ³⁾	-	-	1
SSM (central Europe) ³⁾	2	20	17
SSM (southern Europe) ³⁾	1	3	4
Non-SSM EEA ⁴⁾	-	8	16
Non-EEA Europe ⁵⁾	-	3	4
Africa	-	-	-
Asia and Oceania	-	-	-
North America	-	6	1
Latin America and the Caribbean	-	-	1
Total	4	52	53

Source: ECB.

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

1) LR stands for Leverage Ratio.

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

3) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

5) European countries not in the EEA.

T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q2 2018)	LR ¹⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
<i>Less than €30 billion</i>	1	4	23
<i>Between €30 billion and €100 billion</i>	3	21	21
<i>Between €100 billion and €200 billion</i>	-	8	5
<i>Between €200 billion and €300 billion</i>	-	5	2
<i>More than €300 billion</i>	-	7	2
G-SIBs ²⁾	-	7	-
Total	4	52	53

Source: ECB.

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

1) LR stands for Leverage Ratio.

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

T03.05.1 Risk exposures composition by reference period

(EUR billions)

Risk exposures	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ⁸⁾	Q2 2018
Credit risk-weighted exposure amounts	6,719.13	6,604.60	6,568.26	6,550.34	6,605.92
Standardised approach (SA)	2,986.14	2,911.76	2,903.71	2,829.14	2,843.05
Internal ratings based approach (IRB)	3,725.44	3,685.42	3,657.79	3,714.36	3,756.24
Risk exposure for contributions to the default fund of a CCP ¹⁾	7.55	7.41	6.77	6.84	6.63
Settlement/delivery risk exposure amount	0.16	0.08	0.22	0.17	0.45
Market risk exposure amount	287.95	269.76	257.08	265.69	262.59
Market risk exposure under SA ²⁾	101.55	101.57	92.97	99.28	92.58
Market risk exposure under IM approach ³⁾	186.41	168.18	164.12	166.42	170.01
Operational risk exposure amount	816.91	826.29	812.62	815.35	817.66
Operational risk exposure under BIA ⁴⁾	60.50	60.46	46.46	46.37	44.59
Operational risk exposure under TSA/ASA ⁵⁾	304.73	303.50	319.07	317.65	315.96
Operational risk exposure under AMA ⁶⁾	451.68	462.32	447.09	451.33	457.12
Risk exposure for credit valuation adjustment	68.79	65.23	62.83	62.04	63.81
Other ⁷⁾	21.70	22.11	22.95	26.96	34.69
Total risk exposure amount	7,914.65	7,788.06	7,723.95	7,720.55	7,785.12

Source: ECB.

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

Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

Only relevant components of risk exposures have been reported.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

8) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T03.05.2 Risk exposures composition by country/1

(EUR billions)

Risk exposures (Q2 2018)	Total	Belgium	Germany	Estonia	Ireland	Greece	Spain	France	Italy	Cyprus
Credit risk-weighted exposure amounts	6,605.92	161.67	945.05	C	148.83	152.81	1,256.65	2,088.21	846.02	26.84
Standardised approach (SA)	2,843.05	34.92	273.23	C	C	122.48	782.79	845.41	416.84	C
Internal ratings based approach (IRB)	3,756.24	126.52	670.56	C	74.46	C	473.56	1,239.29	428.70	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.63	0.23	1.27	C	C	C	0.30	3.50	0.48	C
Settlement/delivery risk exposure amount	0.45	C	C	C	C	C	0.01	C	C	C
Market risk exposure amount	262.59	7.42	70.96	C	C	4.30	41.19	68.37	42.23	C
Market risk exposure under SA ²⁾	92.58	2.84	23.29	C	2.22	1.06	17.72	21.01	12.67	C
Market risk exposure under IM approach ³⁾	170.01	4.58	47.67	C	C	3.24	23.47	47.36	29.56	C
Operational risk exposure amount	817.66	18.07	162.52	C	C	13.28	134.48	250.57	81.98	3.28
Operational risk exposure under BIA ⁴⁾	44.59	1.52	4.90	C	C	C	C	9.97	8.55	C
Operational risk exposure under TSA/ASA ⁵⁾	315.96	16.55	38.01	C	14.75	13.27	106.59	78.20	17.38	2.26
Operational risk exposure under AMA ⁶⁾	457.12	C	119.61	C	C	C	C	162.40	56.05	C
Risk exposure for credit valuation adjustment	63.81	5.07	21.84	C	1.58	C	5.44	17.34	4.47	0.05
Other ⁷⁾	34.69	C	C	C	C	C	1.87	C	C	C
Total risk exposure amount	7,785.12	199.70	1,204.28	C	167.38	170.72	1,439.63	2,429.40	976.53	30.31

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

T03.05.2 Risk exposures composition by country/2

(EUR billions)

Risk exposures (Q2 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁸⁾	Finland
Credit risk-weighted exposure amounts	4.74	14.12	28.82	8.65	540.66	215.91	108.01	11.68	-	C
Standardised approach (SA)	C	C	C	C	62.98	C	59.04	C	-	C
Internal ratings based approach (IRB)	3.44	4.78	18.58	C	476.86	118.84	C	C	-	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	C	C	C	C	0.83	C	C	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	C	C	-	C
Market risk exposure amount	C	0.13	0.61	C	10.83	7.61	4.48	C	-	C
Market risk exposure under SA ²⁾	C	C	C	C	1.84	3.42	C	C	-	C
Market risk exposure under IM approach ³⁾	C	C	C	C	8.99	4.19	C	C	-	C
Operational risk exposure amount	0.70	1.20	4.04	0.82	85.82	30.71	C	1.47	-	C
Operational risk exposure under BIA ⁴⁾	C	C	C	0.56	C	4.46	C	C	-	C
Operational risk exposure under TSA/ASA ⁵⁾	C	0.61	3.44	C	C	7.90	8.87	C	-	C
Operational risk exposure under AMA ⁶⁾	C	C	C	C	81.71	18.34	C	C	-	C
Risk exposure for credit valuation adjustment	C	C	C	C	4.79	1.26	0.55	C	-	C
Other⁷⁾	C	C	C	C	C	C	2.04	C	-	C
Total risk exposure amount	5.68	15.47	34.90	9.48	646.79	258.01	123.95	13.71	-	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

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

T03.05.3 Risk exposures composition by classification (income source)

(EUR billions)

Risk exposures (Q2 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Credit risk-weighted exposure amounts	6,605.92	C	3,809.34	C
Standardised approach (SA)	2,843.05	C	1,587.50	C
Internal ratings based approach (IRB)	3,756.24	C	2,216.82	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.63	C	5.01	C
Settlement/delivery risk exposure amount	0.45	C	C	C
Market risk exposure amount	262.59	C	167.81	C
Market risk exposure under SA ²⁾	92.58	C	48.52	C
Market risk exposure under IM approach ³⁾	170.01	C	119.29	C
Operational risk exposure amount	817.66	C	499.64	C
Operational risk exposure under BIA ⁴⁾	44.59	C	19.12	C
Operational risk exposure under TSA/ASA ⁵⁾	315.96	C	143.57	C
Operational risk exposure under AMA ⁶⁾	457.12	C	336.94	C
Risk exposure for credit valuation adjustment	63.81	C	37.46	C
Other ⁷⁾	34.69	C	C	C
Total risk exposure amount	7,785.12	C	4,528.31	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

T03.05.3 Risk exposures composition by classification (geographical diversification, version 1)

(EUR billions)

Risk exposures (Q2 2018)	Total	Banks with significant domestic exposures ⁸⁾	Banks with significant international exposures ⁹⁾						Banks without geographically focused exposures ¹⁴⁾
			One geographical area		Internationally diversified ¹²⁾				
			SSM	Non-SSM EEA ¹⁰⁾ and RoW ¹¹⁾	SSM ¹³⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Credit risk-weighted exposure amounts	6,605.92	608.11	267.24	130.01	C	355.28	1,863.82	3,318.17	C
Standardised approach (SA)	2,843.05	453.99	128.57	83.30	C	203.91	707.86	1,228.26	C
Internal ratings based approach (IRB)	3,756.24	154.11	138.66	C	C	C	1,154.20	2,085.22	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.63	0.02	0.01	C	C	C	1.76	4.69	C
Settlement/delivery risk exposure amount	0.45	0.02	C	C	C	C	C	C	C
Market risk exposure amount	262.59	10.57	C	4.98	C	8.03	59.94	173.41	C
Market risk exposure under SA ²⁾	92.58	7.42	3.80	2.07	C	4.06	25.31	48.92	C
Market risk exposure under IM approach ³⁾	170.01	3.14	C	2.92	C	3.98	34.63	124.49	C
Operational risk exposure amount	817.66	57.71	28.41	11.36	C	33.29	213.17	469.74	C
Operational risk exposure under BIA ⁴⁾	44.59	9.01	C	1.09	C	C	12.26	16.51	C
Operational risk exposure under TSA/ASA ⁵⁾	315.96	32.66	27.31	9.84	C	29.13	78.77	136.14	C
Operational risk exposure under AMA ⁶⁾	457.12	16.03	C	0.44	C	C	122.14	317.08	C
Risk exposure for credit valuation adjustment	63.81	C	1.79	C	C	3.83	14.11	39.39	C
Other ⁷⁾	34.69	C	7.00	C	C	C	C	C	C
Total risk exposure amount	7,785.12	678.97	309.09	147.19	C	402.78	2,156.33	4,019.60	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

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

9) International exposures more than 5% of total debt securities and loans and advances.

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

11) RoW: rest of the world, i.e. countries outside the EEA.

12) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

13) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

14) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.05.3 Risk exposures composition by classification (geographical diversification, version 2)

(EUR billions)

Risk exposures (Q2 2018)	Total	Banks with domestic exposures ⁸⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁹⁾	SSM central Europe ⁹⁾	SSM southern Europe ⁹⁾	Non-SSM EEA ¹⁰⁾	Non-EEA Europe ¹¹⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Credit risk-weighted exposure amounts	6,605.92	608.11	C	2,426.29	762.10	1,325.59	68.66	-	-	1,098.71	C
Standardised approach (SA)	2,843.05	453.99	C	856.96	C	637.44	50.40	-	-	313.89	C
Internal ratings based approach (IRB)	3,756.24	154.11	C	1,566.07	448.76	687.42	C	-	-	782.61	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.63	0.02	C	3.26	C	0.73	C	-	-	2.20	C
Settlement/delivery risk exposure amount	0.45	0.02	C	C	0.01	0.03	C	-	-	C	C
Market risk exposure amount	262.59	10.57	C	94.52	17.81	56.03	C	-	-	66.71	C
Market risk exposure under SA ²⁾	92.58	7.42	C	29.61	C	24.64	2.19	-	-	14.96	C
Market risk exposure under IM approach ³⁾	170.01	3.14	C	64.91	C	31.39	C	-	-	51.75	C
Operational risk exposure amount	817.66	57.71	C	269.04	72.84	161.56	7.37	-	-	213.55	C
Operational risk exposure under BIA ⁴⁾	44.59	9.01	C	21.82	C	4.45	C	-	-	C	C
Operational risk exposure under TSA/ASA ⁵⁾	315.96	32.66	C	72.59	33.14	113.64	5.85	-	-	C	C
Operational risk exposure under AMA ⁶⁾	457.12	16.03	C	174.64	C	43.48	C	-	-	165.75	C
Risk exposure for credit valuation adjustment	63.81	C	C	C	5.74	11.69	0.62	-	-	19.54	C
Other ⁷⁾	34.69	C	C	24.06	2.04	6.22	C	-	-	C	C
Total risk exposure amount	7,785.12	678.97	C	2,836.56	860.54	1,561.13	80.80	-	-	1,400.85	C

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

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

9) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

11) European countries not in the EEA.

T03.05.3 Risk exposures composition by classification (size)

(EUR billions)

Risk exposures (Q2 2018)	Total	Total assets					G-SIBs ⁸⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Credit risk-weighted exposure amounts	6,605.92	147.76	1,027.93	537.28	493.32	1,772.06	2,627.56
Standardised approach (SA)	2,843.05	C	749.24	208.25	C	642.16	976.84
Internal ratings based approach (IRB)	3,756.24	C	278.51	328.87	C	1,128.01	1,646.71
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.63	C	0.18	0.16	C	1.90	4.00
Settlement/delivery risk exposure amount	0.45	C	0.01	0.04	C	0.02	C
Market risk exposure amount	262.59	1.76	25.51	28.06	17.99	67.01	122.25
Market risk exposure under SA ²⁾	92.58	C	19.24	13.92	C	20.82	27.86
Market risk exposure under IM approach ³⁾	170.01	C	6.27	14.14	C	46.20	94.39
Operational risk exposure amount	817.66	15.79	88.37	54.51	61.55	205.29	392.16
Operational risk exposure under BIA ⁴⁾	44.59	C	15.77	1.73	C	9.82	7.98
Operational risk exposure under TSA/ASA ⁵⁾	315.96	C	67.78	32.95	C	75.82	86.34
Operational risk exposure under AMA ⁶⁾	457.12	C	4.82	19.83	C	119.64	297.83
Risk exposure for credit valuation adjustment	63.81	0.54	9.81	10.02	4.36	13.69	25.38
Other ⁷⁾	34.69	C	3.94	7.74	C	4.54	C
Total risk exposure amount	7,785.12	167.30	1,155.57	637.65	585.66	2,062.62	3,176.31

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

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

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

(EUR billions)

Risk exposures (Q2 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	6,605.92	4,456.21	2,149.71
Standardised approach (SA)	2,843.05	1,863.02	980.03
Internal ratings based approach (IRB)	3,756.24	2,587.53	1,168.71
Risk exposure for contributions to the default fund of a CCP ²⁾	6.63	5.66	0.98
Settlement/delivery risk exposure amount	0.45	C	C
Market risk exposure amount	262.59	163.65	98.94
Market risk exposure under SA ³⁾	92.58	57.93	34.66
Market risk exposure under IM approach ⁴⁾	170.01	105.72	64.29
Operational risk exposure amount	817.66	517.68	299.98
Operational risk exposure under BIA ⁵⁾	44.59	31.37	13.21
Operational risk exposure under TSA/ASA ⁶⁾	315.96	203.51	112.45
Operational risk exposure under AMA ⁷⁾	457.12	282.80	174.32
Risk exposure for credit valuation adjustment	63.81	C	C
Other ⁸⁾	34.69	C	C
Total risk exposure amount	7,785.12	5,198.26	2,586.85

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

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

2) 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".

T03.05.3 Risk exposures composition by classification (sovereign exposures)

(EUR billions)

Risk exposures (Q2 2018)	Total	Banks with sovereign exposures						
		Non-significant	Mostly domestic		Mostly to other SSM countries		Mostly to non-SSM countries	
			Investment grade	Non-investment grade	Investment grade	Non-investment grade	Investment grade	Non-investment grade
Credit risk-weighted exposure amounts	6,605.92	406.13	3,413.81	117.48	449.20	-	2,219.29	-
Standardised approach (SA)	2,843.05	C	1,536.92	C	C	-	978.05	-
Internal ratings based approach (IRB)	3,756.24	227.78	1,874.67	30.33	385.74	-	1,237.72	-
Risk exposure for contributions to the default fund of a CCP ¹⁾	6.63	C	2.23	C	C	-	3.51	-
Settlement/delivery risk exposure amount	0.45	C	0.06	C	C	-	C	-
Market risk exposure amount	262.59	8.39	116.49	4.09	14.52	-	119.09	-
Market risk exposure under SA ²⁾	92.58	C	53.50	C	C	-	28.63	-
Market risk exposure under IM approach ³⁾	170.01	C	62.99	C	C	-	90.47	-
Operational risk exposure amount	817.66	C	328.37	C	67.95	-	362.59	-
Operational risk exposure under BIA ⁴⁾	44.59	C	25.87	C	1.95	-	14.73	-
Operational risk exposure under TSA/ASA ⁵⁾	315.96	20.27	182.13	10.03	10.58	-	92.95	-
Operational risk exposure under AMA ⁶⁾	457.12	C	120.37	C	55.42	-	254.91	-
Risk exposure for credit valuation adjustment	63.81	1.58	30.78	0.30	5.77	-	25.38	-
Other ⁷⁾	34.69	C	15.12	C	C	-	C	-
Total risk exposure amount	7,785.12	468.61	3,904.63	132.94	544.72	-	2,734.22	-

Source: ECB.

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

Only relevant components of risk exposures have been reported.

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

7) 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".

T03.06 Asset quality: performing and non-performing exposures by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q2 2017		Q3 2017		Q4 2017		Q1 2018 ⁴⁾		Q2 2018	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances¹⁾	13,855.98	0.39%	13,970.86	0.38%	13,928.30	0.35%	14,181.15	0.46%	14,277.41	0.44%
Central banks	1,613.74	0.00%	1,763.39	0.00%	1,737.98	0.00%	1,782.05	0.00%	1,758.52	0.00%
General governments	960.98	0.06%	952.33	0.05%	943.77	0.06%	927.01	0.08%	916.11	0.08%
Credit institutions	1,188.40	0.04%	1,186.87	0.05%	1,140.28	0.05%	1,260.27	0.05%	1,236.40	0.05%
Other financial corporations	880.34	0.13%	861.52	0.14%	853.88	0.13%	873.35	0.15%	876.25	0.16%
Non-financial corporations	4,227.71	0.70%	4,292.82	0.67%	4,315.36	0.58%	4,384.54	0.74%	4,482.83	0.68%
Households	4,984.81	0.45%	4,913.92	0.45%	4,937.03	0.42%	4,953.92	0.62%	5,007.29	0.60%
Debt securities at amortised cost²⁾	726.22	0.17%	704.26	0.17%	673.75	0.17%	C	C	C	C
Debt securities at fair value other than HFT^{2) 3)}	1,680.41	0.07%	1,640.27	0.07%	1,575.25	0.06%	C	C	C	C
Debt securities other than HFT²⁾	-	-	-	-	-	-	2,252.07	0.08%	2,267.43	0.08%
Debt instruments held for sale²⁾	-	-	-	-	-	-	52.44	0.33%	80.19	0.40%
Off-balance sheet exposures	5,303.21	0.10%	5,234.96	0.09%	5,138.42	0.09%	4,982.94	0.11%	5,077.05	0.11%
Total	21,565.81	0.29%	21,550.34	0.28%	21,315.72	0.26%	21,476.84	0.34%	21,709.65	0.33%

Type of instrument and counterparty	Non-performing exposures									
	Q2 2017		Q3 2017		Q4 2017		Q1 2018 ⁴⁾		Q2 2018	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances¹⁾	795.14	46.30%	759.10	45.92%	721.74	45.93%	703.30	47.98%	657.15	47.64%
Central banks	0.23	91.09%	0.22	90.49%	0.06	55.07%	0.05	65.83%	0.05	59.69%
General governments	6.08	12.81%	5.81	13.83%	5.47	14.65%	5.89	17.37%	6.36	20.26%
Credit institutions	2.80	46.48%	2.35	36.55%	2.11	39.06%	2.16	39.63%	1.95	43.38%
Other financial corporations	21.97	49.20%	21.00	49.27%	19.79	50.82%	18.75	50.40%	17.56	49.98%
Non-financial corporations	484.46	49.41%	459.40	48.70%	434.99	49.11%	421.73	50.91%	386.99	50.85%
Households	279.59	41.39%	270.32	41.65%	259.31	40.92%	254.71	43.72%	244.24	43.15%
Debt securities at amortised cost²⁾	5.49	41.50%	4.56	44.22%	3.84	51.55%	C	C	C	C
Debt securities at fair value other than HFT^{2) 3)}	2.23	60.00%	2.45	56.33%	2.11	47.42%	C	C	C	C
Debt securities other than HFT²⁾	-	-	-	-	-	-	5.08	46.23%	C	0.49
Debt instruments held for sale²⁾	-	-	-	-	-	-	C	C	21.26	0.63
Off-balance sheet exposures	40.50	14.33%	40.07	14.28%	42.61	13.98%	39.78	17.11%	38.88	16.90%
Total	843.36	44.77%	806.19	44.37%	770.31	44.19%	773.50	47.32%	722.04	46.44%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

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

2) The tables have been adjusted in line with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to the fourth quarter of 2017, the EBA Reporting Framework 2.7 includes changes in reporting requirements resulting from IFRS 9 and applies to submissions from the first quarter of 2018 onwards. Please note that two of the institutions that apply an accounting year different from that of the calendar year will use Taxonomy 2.6 until the end of their financial year, in line with the option given by the EBA.

3) HFT stands for held for trading.

4) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T03.07.1 Asset quality: non-performing loans and advances by reference period

(EUR billions; percentages)

Item	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ²⁾	Q2 2018
Loans and advances ¹⁾	14,651.11	14,729.96	14,650.04	14,884.45	14,934.56
Non-performing loans and advances	795.14	759.10	721.74	703.30	657.15
Non-performing loans ratio	5.43%	5.15%	4.93%	4.73%	4.40%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

2) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T03.07.2 Asset quality: non-performing loans and advances by country

(EUR billions; percentages)

Country (Q2 2018)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Belgium	499.03	12.25	2.45%
Germany	2,830.21	47.15	1.67%
Estonia	C	C	C
Ireland	243.08	21.09	8.68%
Greece	211.10	94.59	44.81%
Spain	2,333.20	98.87	4.24%
France	4,469.84	132.56	2.97%
Italy	1,633.92	158.97	9.73%
Cyprus	45.37	13.25	29.22%
Latvia	10.32	0.20	1.91%
Lithuania	29.05	1.00	3.43%
Luxembourg	C	C	0.58%
Malta	14.06	0.54	3.81%
Netherlands	1,853.47	38.16	2.06%
Austria	385.31	12.52	3.25%
Portugal	148.57	22.66	15.25%
Slovenia	15.05	1.35	8.99%
Slovakia ²⁾	-	-	-
Finland	C	C	C
Total	14,934.56	657.15	4.40%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

T03.07.3 Asset quality: non-performing loans and advances by classification (income source)

(EUR billions; percentages)

Category (Q2 2018)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with net interest income more than 60% of operating income	C	C	4.73%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	8,374.66	346.79	4.14%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C
Total	14,934.56	657.15	4.40%

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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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

T03.07.3 Asset quality: non-performing loans and advances by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q2 2018)	Loans and advances ⁸⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	1,105.76	122.32	11.06%
Banks with significant international exposures ²⁾			
One geographical area			
SSM	619.22	26.95	4.35%
Non-SSM EEA ³⁾ and RoW ⁴⁾	227.07	33.40	14.71%
Internationally diversified ⁵⁾			
SSM ⁶⁾	C	C	9.82%
SSM and non-SSM EEA	816.67	71.70	8.78%
SSM and RoW	4,420.48	129.42	2.93%
SSM, non-SSM EEA and RoW	7,540.46	261.09	3.46%
Banks without geographically focused exposures ⁷⁾	C	C	C
Total	14,934.56	657.15	4.40%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

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

T03.07.3 Asset quality: non-performing loans and advances by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q2 2018)	Loans and advances ⁵⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with significant domestic exposures ¹⁾	1,105.76	122.32	11.06%
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ²⁾	C	C	C
<i>SSM (central Europe)</i> ²⁾	5,746.57	209.08	3.64%
<i>SSM (southern Europe)</i> ²⁾	1,547.39	60.43	3.91%
<i>Non-SSM EEA</i> ³⁾	2,878.23	147.62	5.13%
<i>Non-EEA Europe</i> ⁴⁾	148.41	22.20	14.96%
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	-
<i>North America</i>	3,054.21	76.14	2.49%
<i>Latin America and the Caribbean</i>	C	C	C
Total	14,934.56	657.15	4.40%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

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

T03.07.3 Asset quality: non-performing loans and advances by classification (size)

(EUR billions; percentages)

Category (Q2 2018)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with total assets			
<i>Less than €30 billion</i>	293.44	30.34	10.34%
<i>Between €30 billion and €100 billion</i>	1,982.93	178.74	9.01%
<i>Between €100 billion and €200 billion</i>	1,366.94	75.11	5.49%
<i>Between €200 billion and €300 billion</i>	1,264.00	37.38	2.96%
<i>More than €300 billion</i>	4,182.23	146.23	3.50%
G-SIBs ¹⁾	5,845.02	189.35	3.24%
Total	14,934.56	657.15	4.40%

Source: ECB.

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

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

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

T03.07.3 Asset quality: non-performing loans and advances by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2018)	Loans and advances ²⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with low risk	10,236.91	299.64	2.93%
Banks with medium, high risk and non-rated	4,697.65	357.51	7.61%
Total	14,934.56	657.15	4.40%

Source: ECB.

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

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

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

T03.07.3 Asset quality: non-performing loans and advances by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q2 2018)	Loans and advances ¹⁾	Non-performing loans and advances	Non-performing loans ratio
Banks with sovereign exposures			
Non-significant	944.95	63.23	6.69%
Mostly domestic			
<i>Investment grade</i>	7,736.72	357.75	4.62%
<i>Non-investment grade</i>	174.38	73.26	42.01%
Mostly to other SSM countries			
<i>Investment grade</i>	1,445.49	22.16	1.53%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	4,633.02	140.74	3.04%
<i>Non-investment grade</i>	-	-	-
Total	14,934.56	657.15	4.40%

Source: ECB.

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

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

T03.08.1 Asset quality: forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forbore exposures									
	Q2 2017		Q3 2017		Q4 2017		Q1 2018 ⁴⁾		Q2 2018	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances¹⁾	177.16	4.39%	169.09	4.20%	163.27	4.22%	156.94	5.94%	151.12	5.79%
Central banks	C	C	C	C	C	C	0.02	C	C	C
General governments	2.84	0.77%	2.75	0.70%	2.97	0.66%	2.77	1.35%	2.52	1.49%
Credit institutions	C	C	C	C	C	C	0.18	0.90%	C	C
Other financial corporations	2.42	3.09%	2.29	3.23%	2.42	2.69%	2.11	2.95%	1.94	3.23%
Non-financial corporations	84.25	4.20%	80.04	3.79%	75.01	3.91%	73.05	5.50%	69.36	5.45%
Households	87.62	4.73%	83.99	4.73%	82.85	4.67%	78.82	6.60%	77.17	6.31%
Debt securities at amortised cost²⁾	C	0.74%	C	0.74%	C	0.41%	C	C	C	C
Debt securities at fair value other than HFT^{2) 3)}	C	C	C	C	C	C	C	C	C	C
Debt securities other than HFT²⁾	-	-	-	-	-	-	0.37	C	C	4.48%
Debt instruments held for sale²⁾	-	-	-	-	-	-	0.28	5.59%	0.37	10.15%
Off-balance sheet exposures	6.93	0.91%	6.99	0.62%	5.88	0.69%	4.74	1.01%	4.66	1.58%
Total	184.32	4.25%	176.30	4.05%	169.47	4.09%	162.33	5.80%	156.49	5.67%

Type of instrument and counterparty	Non-performing forbore exposures									
	Q2 2017		Q3 2017		Q4 2017		Q1 2018 ⁴⁾		Q2 2018	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Loans and advances¹⁾	320.23	37.85%	304.44	37.01%	287.15	37.30%	278.88	38.90%	265.61	39.41%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.81	9.97%	1.66	11.48%	1.24	15.16%	1.09	17.30%	1.11	16.17%
Credit institutions	C	17.75%	C	16.80%	C	18.83%	C	22.81%	C	19.51%
Other financial corporations	8.64	37.78%	8.47	36.27%	8.19	38.24%	7.99	38.88%	7.82	42.43%
Non-financial corporations	207.05	42.00%	192.98	41.03%	179.26	41.78%	171.72	42.78%	161.00	43.65%
Households	102.34	30.05%	100.91	29.90%	98.11	29.39%	97.74	32.37%	95.34	32.34%
Debt securities at amortised cost²⁾	0.24	17.04%	0.41	16.93%	1.06	C	C	C	C	C
Debt securities at fair value other than HFT^{2) 3)}	0.11	19.57%	0.19	10.89%	0.17	C	C	C	C	C
Debt securities other than HFT²⁾	-	-	-	-	-	-	1.42	47.95%	1.25	C
Debt instruments held for sale²⁾	-	-	-	-	-	-	2.43	57.26%	4.64	46.22%
Off-balance sheet exposures	4.83	4.70%	10.02	1.78%	4.75	4.56%	C	8.29%	C	7.51%
Total	325.40	37.34%	315.06	35.85%	293.13	36.82%	285.79	38.77%	274.71	39.18%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

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

2) The tables have been adjusted in alignment with the new EBA Reporting Framework 2.7. Whereas the EBA Reporting Framework 2.6 applies to submissions of data up to Q42017, the EBA Reporting Framework 2.7 includes changes in reporting requirements due to IFRS 9 and applies to submissions from Q1 2018 onwards. Please note that two institutions that apply an accounting year different from the calendar year will use Taxonomy 2.6 until the end of their financial year, in line with the possibility granted by the EBA.

3) HFT stands for held for trading.

4) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T03.08.2 Asset quality: non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q2 2018)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	725.96	0.21%	12.88	45.06%	2.46	2.24%	5.00	30.11%
Germany	3,985.97	0.23%	50.85	38.30%	12.59	2.99%	27.68	40.82%
Estonia	C	C	C	C	C	C	C	C
Ireland	324.86	0.44%	24.00	30.43%	6.10	4.06%	17.57	29.02%
Greece	164.00	2.07%	97.96	49.41%	16.43	9.42%	38.39	39.77%
Spain	3,318.84	0.59%	105.69	43.39%	51.05	7.59%	57.33	41.81%
France	6,968.01	0.30%	145.94	48.89%	14.31	6.85%	31.91	39.88%
Italy	2,582.79	0.33%	183.02	52.81%	25.10	4.76%	52.80	41.21%
Cyprus	41.37	0.70%	16.36	45.11%	2.62	3.68%	6.91	35.04%
Latvia	12.37	0.16%	0.20	33.12%	0.19	2.46%	0.11	33.98%
Lithuania	32.97	0.19%	1.02	27.73%	0.12	2.45%	0.39	30.72%
Luxembourg	127.86	0.09%	1.25	28.40%	C	C	C	C
Malta	21.38	0.36%	0.60	27.38%	0.12	9.58%	0.31	27.07%
Netherlands	2,431.70	0.11%	40.03	26.41%	15.22	1.60%	18.19	22.32%
Austria	556.93	0.32%	13.66	53.39%	3.09	3.99%	5.14	48.76%
Portugal	201.20	0.55%	25.44	51.49%	4.48	2.16%	11.42	54.27%
Slovenia	22.79	0.67%	1.47	59.57%	0.22	8.93%	0.73	57.08%
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	C	C	C	C	C	C	C	C
Total	21,709.65	0.33%	722.04	46.44%	156.49	5.67%	274.71	39.18%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (income source)

(EUR billions; percentages)

Category (Q2 2018)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with net interest income more than 60% of operating income	C	0.40%	C	43.35%	96.51	6.12%	159.58	38.66%
Banks with non-interest income more than 40% of operating income								
<i>Mostly net fee and commission income</i>	12,788.18	0.28%	392.92	49.03%	C	4.96%	C	39.90%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C	C	C	C	C	C
Total	21,709.65	0.33%	722.04	46.44%	156.49	5.67%	274.71	39.18%

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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q2 2018)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,545.39	0.43%	135.85	44.85%	22.13	5.76%	50.78	37.94%
Banks with significant international exposures ²⁾								
One geographical area								
SSM	842.49	0.31%	28.45	42.26%	9.59	2.91%	11.47	34.62%
Non-SSM EEA ³⁾ and RoW ⁴⁾	307.31	0.54%	38.13	49.80%	6.32	5.98%	15.31	43.91%
Internationally diversified ⁵⁾								
SSM ⁶⁾	C	C	C	C	C	C	C	C
SSM and non-SSM EEA	1,015.10	0.43%	72.97	44.40%	16.01	7.18%	35.33	35.50%
SSM and RoW	6,242.88	0.36%	141.09	43.69%	29.47	5.34%	51.05	36.61%
SSM, non-SSM EEA and RoW	11,502.26	0.28%	292.12	48.90%	70.45	5.86%	104.12	41.27%
Banks without geographically focused exposures ⁷⁾	C	C	C	C	C	C	C	C
Total	21,709.65	0.33%	722.04	46.44%	156.49	5.67%	274.71	39.18%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q2 2018)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,545.39	0.43%	135.85	44.85%	22.13	5.76%	50.78	37.94%
Banks with largest non-domestic exposures								
SSM (northern Europe) ²⁾	C	C	C	C	C	C	C	C
SSM (central Europe) ²⁾	8,723.76	0.26%	236.03	50.10%	41.52	4.05%	77.64	40.19%
SSM (southern Europe) ²⁾	2,406.27	0.42%	67.29	49.18%	15.73	4.82%	25.59	44.12%
Non-SSM EEA ³⁾	3,969.65	0.45%	156.82	44.38%	54.72	6.87%	76.52	38.73%
Non-EEA Europe ⁴⁾	188.05	0.60%	23.06	54.21%	3.71	C	C	C
Africa	-	-	-	-	-	-	-	-
Asia and Oceania	-	-	-	-	-	-	-	-
North America	4,182.57	0.19%	82.14	38.16%	10.08	2.98%	23.63	30.15%
Latin America and the Caribbean	C	C	C	C	C	C	C	C
Total	21,709.65	0.33%	722.04	46.44%	156.49	5.67%	274.71	39.18%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (size)

(EUR billions; percentages)

Category (Q2 2018)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
<i>Less than €30 billion</i>	364.54	0.43%	36.40	41.69%	6.64	4.27%	18.92	34.57%
<i>Between €30 billion and €100 billion</i>	2,634.99	0.43%	191.01	46.70%	36.79	6.21%	79.95	43.26%
<i>Between €100 billion and €200 billion</i>	1,987.28	0.37%	81.18	44.71%	15.73	3.58%	32.26	35.75%
<i>Between €200 billion and €300 billion</i>	1,765.16	0.24%	39.78	44.71%	11.36	5.52%	19.00	36.68%
<i>More than €300 billion</i>	5,793.15	0.30%	167.82	44.45%	36.25	4.77%	57.86	34.99%
G-SIBs ¹⁾	9,164.53	0.32%	205.85	49.69%	49.73	6.82%	66.72	41.60%
Total	21,709.65	0.33%	722.04	46.44%	156.49	5.67%	274.71	39.18%

Source: ECB.

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

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

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2018)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	14,985.07	0.33%	334.13	45.54%	82.25	5.83%	110.98	37.20%
Banks with medium, high risk and non-rated	6,724.58	0.33%	387.91	47.22%	74.25	5.50%	163.74	40.52%
Total	21,709.65	0.33%	722.04	46.44%	156.49	5.67%	274.71	39.18%

Source: ECB.

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

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

T03.08.3 Asset quality: non-performing exposures and forbearance by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q2 2018)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with sovereign exposures								
Non-significant	1,107.42	0.27%	69.77	37.59%	12.63	3.30%	28.44	28.90%
Mostly domestic								
<i>Investment grade</i>	11,162.80	0.33%	402.54	47.90%	72.02	4.87%	150.18	40.61%
<i>Non-investment grade</i>	145.39	1.94%	74.30	49.51%	13.96	9.51%	30.73	41.42%
Mostly to other SSM countries								
<i>Investment grade</i>	2,071.78	0.13%	24.11	30.71%	12.26	1.54%	10.83	21.60%
<i>Non-investment grade</i>	-	-	-	-	-	-	-	-
Mostly to non-SSM countries								
<i>Investment grade</i>	7,222.27	0.35%	151.32	47.66%	45.62	7.54%	54.54	42.83%
<i>Non-investment grade</i>	-	-	-	-	-	-	-	-
Total	21,709.65	0.33%	722.04	46.44%	156.49	5.67%	274.71	39.18%

Source: ECB.

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

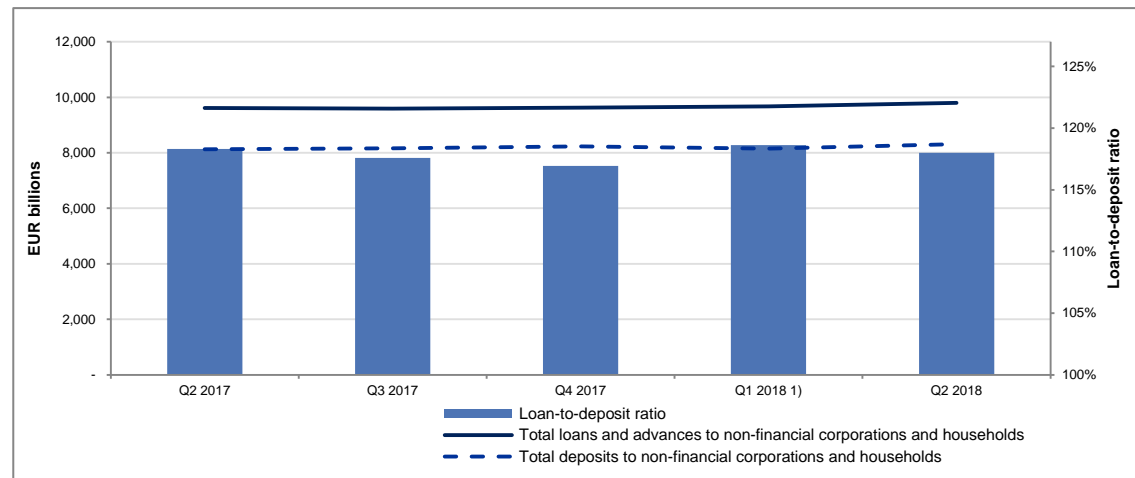
T04.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Indicator	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ¹⁾	Q2 2018
Total loans and advances to non-financial corporations and households	9,612.68	9,596.25	9,621.60	9,666.90	9,804.50
Total deposits to non-financial corporations and households	8,125.30	8,161.30	8,227.73	8,148.47	8,308.17
Loan-to-deposit ratio	118.31%	117.58%	116.94%	118.63%	118.01%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available. Specifically, there are 114 banks in the second and third quarter of 2017, 111 in the fourth quarter of 2017 and 109 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions. 1) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.



T04.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q2 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Belgium	258.89	254.49	101.73%
Germany	1,331.82	992.59	134.18%
Estonia	C	C	C
Ireland	188.80	180.22	104.76%
Greece	143.90	138.72	103.74%
Spain	1,795.55	1,579.36	113.69%
France	3,070.38	2,611.57	117.57%
Italy	1,110.07	931.06	119.23%
Cyprus	23.72	32.32	73.42%
Latvia	6.78	8.09	83.77%
Lithuania	22.66	18.39	123.27%
Luxembourg	C	C	C
Malta	7.67	14.61	52.50%
Netherlands	1,317.15	1,037.08	127.01%
Austria	275.17	267.40	102.91%
Portugal	114.23	138.59	82.43%
Slovenia	10.65	15.71	67.79%
Slovakia ¹⁾	-	-	-
Finland	C	C	C
Total	9,804.50	8,308.17	118.01%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T04.01.3 Loan-to-deposit ratio by classification (income source)

(EUR billions; percentages)

Category (Q2 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with net interest income more than 60% of operating income	C	C	123.75%
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	5,418.11	4,763.65	113.74%
<i>Mostly net trading income and foreign exchange gains and losses</i>	C	C	C
Total	9,804.50	8,308.17	118.01%

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. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

T04.01.3 Loan-to-deposit ratio by classification (geographical diversification, version 1)

(EUR billions; percentages)

Category (Q2 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures ¹⁾	795.64	772.51	102.99%
Banks with significant international exposures ²⁾			
One geographical area			
SSM	500.93	436.93	114.65%
Non-SSM EEA ³⁾ and RoW ⁴⁾	134.62	135.04	99.69%
Internationally diversified ⁵⁾			
SSM ⁶⁾	C	C	C
SSM and non-SSM EEA	507.95	366.06	138.76%
SSM and RoW	3,110.36	2,525.22	123.17%
SSM, non-SSM EEA and RoW	4,699.92	4,010.97	117.18%
Banks without geographically focused exposures ⁷⁾	C	C	C
Total	9,804.50	8,308.17	118.01%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) International exposures more than 5% of total debt securities and loans and advances.

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

4) RoW: rest of the world, i.e. countries outside the EEA.

5) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

7) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T04.01.3 Loan-to-deposit ratio by classification (geographical diversification, version 2)

(EUR billions; percentages)

Category (Q2 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures ¹⁾	795.64	772.51	102.99%
Banks with largest non-domestic exposures			
SSM (northern Europe) ²⁾	C	C	C
SSM (central Europe) ²⁾	3,636.54	2,915.76	124.72%
SSM (southern Europe) ²⁾	1,192.99	1,064.73	112.05%
Non-SSM EEA ³⁾	1,905.87	1,633.75	116.66%
Non-EEA Europe ⁴⁾	89.29	69.76	127.99%
Africa	-	-	-
Asia and Oceania	-	-	-
North America	1,833.28	1,525.89	120.15%
Latin America and the Caribbean	C	C	C
Total	9,804.50	8,308.17	118.01%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

4) European countries not in the EEA.

T04.01.3 Loan-to-deposit ratio by classification (size)

(EUR billions; percentages)

Category (Q2 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
<i>Less than €30 billion</i>	183.92	192.71	95.44%
<i>Between €30 billion and €100 billion</i>	1,236.46	972.85	127.10%
<i>Between €100 billion and €200 billion</i>	797.13	534.22	149.22%
<i>Between €200 billion and €300 billion</i>	775.50	777.06	99.80%
<i>More than €300 billion</i>	2,854.80	2,334.99	122.26%
G-SIBs ¹⁾	3,956.68	3,496.35	113.17%
Total	9,804.50	8,308.17	118.01%

Source: ECB.

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

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

T04.01.3 Loan-to-deposit ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q2 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with low risk	6,816.48	5,542.04	123.00%
Banks with medium, high risk and non-rated	2,988.02	2,766.14	108.02%
Total	9,804.50	8,308.17	118.01%

Source: ECB.

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

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

T04.01.3 Loan-to-deposit ratio by classification (sovereign exposures)

(EUR billions; percentages)

Category (Q2 2018)	Total loans and advances to non-financial corporations and households	Total deposits to non-financial corporations and households	Loan-to-deposit ratio
Banks with sovereign exposures			
Non-significant	703.93	475.17	148.14%
Mostly domestic			
<i>Investment grade</i>	5,051.74	4,205.90	120.11%
<i>Non-investment grade</i>	115.85	115.72	100.11%
Mostly to other SSM countries			
<i>Investment grade</i>	969.33	828.30	117.03%
<i>Non-investment grade</i>	-	-	-
Mostly to non-SSM countries			
<i>Investment grade</i>	2,963.65	2,683.09	110.46%
<i>Non-investment grade</i>	-	-	-
Total	9,804.50	8,308.17	118.01%

Source: ECB.

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

T05.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ³⁾	Q2 2018
Numerator: Liquidity buffer	3,122.21	3,106.39	3,089.66	3,139.14	3,141.43
Level 1 assets: unadjusted	2,963.68	2,963.31	2,944.32	2,983.99	2,979.41
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	-93.72	-71.56	-42.46	10.62	44.25
<i>Level 1 assets: adjusted amount before cap application</i>	2,869.96	2,891.75	2,901.86	2,994.61	3,023.66
Excluding EHQCB ²⁾	2,767.09	2,791.57	2,800.25	2,887.18	2,918.33
EHQCB	102.87	100.19	101.61	107.43	105.34
Level 2 assets: unadjusted	165.68	148.24	149.70	159.18	166.54
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	31.47	21.24	23.36	1.31	-2.82
<i>Level 2 assets: adjusted amount before cap application</i>	197.15	169.48	173.06	160.49	163.72
Level 2A	94.90	77.38	86.96	81.20	79.41
Level 2B	102.25	92.10	86.10	79.29	84.31
Excess liquidity asset amount	C	C	C	C	C
Denominator: Net liquidity outflow	2,186.54	2,213.25	2,151.91	2,212.28	2,229.32
Total outflows	3,354.62	3,428.64	3,224.33	3,446.52	3,440.67
Reduction for inflows	1,168.08	1,215.39	1,072.42	1,234.24	1,211.35
Liquidity coverage ratio	142.79%	140.35%	143.58%	141.90%	140.91%

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table. According to Article 11(3) of Regulation (EU) No 575/2013, where a group comprises one or more banks, the EU parent institution shall report the liquidity requirement. As such, the list of banks used for this table is a subset of the list employed elsewhere in the publication, as the scope of reporting on liquidity differs from the scope of prudential reporting on own funds and specific waivers may apply. Specifically, there are 105 banks in the second and third quarter of 2017, 102 in the fourth quarter of 2017 and 101 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

3) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T05.01.2 Liquidity coverage ratio by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2018)	Total	Belgium	Germany	Estonia ³⁾	Ireland	Greece	Spain	France	Italy	Cyprus
Numerator: Liquidity buffer	3,141.43	148.99	749.39	-	63.74	C	449.84	906.19	279.79	13.66
Level 1 assets: unadjusted	2,979.41	142.61	705.75	-	62.66	8.16	428.02	853.87	264.49	13.50
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	44.25	-2.98	28.82	-	-0.43	C	-12.26	3.11	8.76	C
<i>Level 1 assets: adjusted amount before cap application</i>	3,023.66	139.63	734.56	-	62.23	C	415.76	856.98	273.25	C
Excluding EHQCB ²⁾	2,918.33	135.16	687.89	-	56.89	C	413.00	835.91	268.81	10.97
EHQCB	105.34	4.47	46.67	-	5.34	C	2.76	21.07	4.45	C
Level 2 assets: unadjusted	166.54	C	C	-	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-2.82	C	C	-	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	163.72	C	C	-	C	C	C	C	C	C
Level 2A	79.41	C	C	-	C	C	C	C	C	C
Level 2B	84.31	C	C	-	C	C	C	C	C	C
Excess liquidity asset amount	C	C	C	-	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,229.32	101.52	490.45	-	47.40	27.67	281.86	709.82	193.18	6.10
Total outflows	3,440.67	127.81	702.46	-	54.53	32.06	380.20	1,234.82	312.43	7.54
Reduction for inflows	1,211.35	26.29	212.01	-	7.13	4.39	98.34	525.00	119.25	1.44
Liquidity coverage ratio	140.91%	146.76%	152.80%	-	134.47%	C	159.60%	127.67%	144.83%	224.01%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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 Estonia required to report the liquidity coverage ratio and its components.

T05.01.2 Liquidity coverage ratio by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2018)	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	C	C	31.42	C	322.61	91.67	35.90	5.44	-	C
Level 1 assets: unadjusted	C	C	29.80	C	302.70	91.03	35.57	5.37	-	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	C	C	2.32	C	32.05	3.84	-0.21	C	-	C
<i>Level 1 assets: adjusted amount before cap application</i>	C	C	32.12	C	334.75	94.87	35.36	C	-	C
Excluding EHQCB ²⁾	C	C	30.34	C	324.29	91.21	C	C	-	C
EHQCB	C	C	1.79	C	10.46	3.66	C	0.24	-	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	-	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	C	C	C	C	C	C	C	C	-	C
<i>Level 2 assets: adjusted amount before cap application</i>	C	C	C	C	C	C	C	C	-	C
Level 2A	C	C	C	C	C	C	C	C	-	C
Level 2B	C	C	C	C	C	C	C	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	C	C	22.53	C	239.55	63.46	20.27	1.55	-	C
Total outflows	C	C	37.42	C	402.18	91.90	28.12	2.27	-	C
Reduction for inflows	C	C	14.89	C	162.63	28.44	7.84	0.73	-	C
Liquidity coverage ratio	C	C	139.51%	C	134.67%	144.45%	177.06%	351.44%	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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.

T05.01.3 Liquidity coverage ratio by classification (income source)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2018)	Total	Banks with net interest income more than 60% of operating income	Banks with non-interest income more than 40% of operating income	
			Mostly net fee and commission income	Mostly net trading income and foreign exchange gains and losses
Numerator: Liquidity buffer	3,141.43	C	1,864.59	C
Level 1 assets: unadjusted	2,979.41	C	1,764.01	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	44.25	C	34.67	C
<i>Level 1 assets: adjusted amount before cap application</i>	3,023.66	C	1,798.68	C
Excluding EHQCB ²⁾	2,918.33	C	1,753.65	C
EHQCB	105.34	C	45.03	C
Level 2 assets: unadjusted	166.54	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-2.82	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	163.72	C	C	C
Level 2A	79.41	C	C	C
Level 2B	84.31	C	C	C
Excess liquidity asset amount	C	C	C	C
Denominator: Net liquidity outflow	2,229.32	C	1,352.83	C
Total outflows	3,440.67	C	2,181.64	C
Reduction for inflows	1,211.35	C	828.81	C
Liquidity coverage ratio	140.91%	145.68%	137.83%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons. A higher number of cells is suppressed arbitrarily on this occasion to preserve the confidentiality regime applicable to some of the figures in the table. The principles behind this derived confidentiality are described in Section 4.2 of the accompanying Methodological note.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

T05.01.3 Liquidity coverage ratio by classification (geographical diversification, version 1)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2018)	Total	Banks with significant domestic exposures ³⁾	Banks with significant international exposures ⁴⁾						Banks without geographically focused exposures ⁹⁾
			One geographical area		Internationally diversified ⁷⁾				
			SSM	Non-SSM EEA ⁵⁾ and RoW ⁶⁾	SSM ⁸⁾	SSM and non-SSM EEA	SSM and RoW	SSM, non-SSM EEA and RoW	
Numerator: Liquidity buffer	3,141.43	175.79	123.84	51.72	C	175.08	837.93	1,741.00	C
Level 1 assets: unadjusted	2,979.41	173.81	118.62	51.50	C	169.69	792.89	1,637.64	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	44.25	-5.92	-0.11	-1.22	C	-13.21	13.47	51.27	C
<i>Level 1 assets: adjusted amount before cap application</i>	3,023.66	167.89	118.51	50.28	C	156.48	806.36	1,688.90	C
Excluding EHQCB ²⁾	2,918.33	164.59	114.41	50.16	C	141.97	781.99	1,631.25	C
EHQCB	105.34	3.30	4.10	0.11	C	14.51	24.37	57.65	C
Level 2 assets: unadjusted	166.54	C	C	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-2.82	C	C	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	163.72	C	C	C	C	C	C	C	C
Level 2A	79.41	C	C	C	C	C	C	C	C
Level 2B	84.31	C	C	C	C	C	C	C	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,229.32	110.71	68.58	33.25	C	117.51	598.85	1,281.16	C
Total outflows	3,440.67	141.70	85.03	47.84	C	151.73	846.63	2,144.01	C
Reduction for inflows	1,211.35	30.99	16.45	14.59	C	34.22	247.77	862.85	C
Liquidity coverage ratio	140.91%	158.78%	180.58%	155.55%	193.71%	148.99%	139.92%	135.89%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

4) International exposures more than 5% of total debt securities and loans and advances.

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

6) RoW: rest of the world, i.e. countries outside the EEA.

7) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

8) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

9) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T05.01.3 Liquidity coverage ratio by classification (geographical diversification, version 2)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2018)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures								
			SSM northern Europe ⁴⁾	SSM central Europe ⁴⁾	SSM southern Europe ⁴⁾	Non-SSM EEA ⁵⁾	Non-EEA Europe ⁶⁾	Africa	Asia and Oceania	North America	Latin America and the Caribbean
Numerator: Liquidity buffer	3,141.43	175.79	C	1,211.01	299.42	632.33	32.15	-	-	702.19	C
Level 1 assets: unadjusted	2,979.41	173.81	C	1,154.77	287.63	594.17	31.78	-	-	650.91	C
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	44.25	-5.92	C	30.00	1.37	-17.20	-0.40	-	-	41.89	C
<i>Level 1 assets: adjusted amount before cap application</i>	3,023.66	167.89	C	1,184.78	289.00	576.97	31.38	-	-	692.81	C
Excluding EHQCB ²⁾	2,918.33	164.59	C	1,126.83	C	553.75	30.86	-	-	678.25	C
EHQCB	105.34	3.30	C	57.95	C	23.22	0.52	-	-	14.56	C
Level 2 assets: unadjusted	166.54	C	C	C	C	C	C	-	-	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-2.82	C	C	C	C	C	C	-	-	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	163.72	C	C	C	C	C	C	-	-	C	C
Level 2A	79.41	C	C	C	C	C	C	-	-	C	C
Level 2B	84.31	C	C	C	C	C	C	-	-	C	C
Excess liquidity asset amount	C	C	C	C	C	C	C	-	-	C	C
Denominator: Net liquidity outflow	2,229.32	110.71	C	903.23	189.55	429.36	23.47	-	-	503.35	C
Total outflows	3,440.67	141.70	C	1,368.82	267.50	584.43	29.75	-	-	952.81	C
Reduction for inflows	1,211.35	30.99	C	465.58	77.94	155.08	6.28	-	-	449.46	C
Liquidity coverage ratio	140.91%	158.78%	C	134.08%	157.96%	147.27%	136.98%	-	-	139.50%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

4) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

6) European countries not in the EEA.

T05.01.3 Liquidity coverage ratio by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q2 2018)	Total	Banks with total assets					G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	Between €200 billion and €300 billion	More than €300 billion	
Numerator: Liquidity buffer	3,141.43	69.27	401.67	264.91	301.34	801.65	1,302.59
Level 1 assets: unadjusted	2,979.41	68.04	387.62	255.01	287.82	750.48	1,230.44
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	44.25	C	-14.05	C	-0.41	15.97	39.43
<i>Level 1 assets: adjusted amount before cap application</i>	3,023.66	C	373.57	C	287.42	766.46	1,269.87
Excluding EHQCB ²⁾	2,918.33	C	349.57	C	271.50	743.33	1,246.21
EHQCB	105.34	1.71	24.00	16.93	15.91	23.13	23.66
Level 2 assets: unadjusted	166.54	C	C	C	C	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-2.82	C	C	C	C	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	163.72	C	C	C	C	C	C
Level 2A	79.41	C	C	C	C	C	C
Level 2B	84.31	C	C	C	C	C	C
Excess liquidity asset amount	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	2,229.32	37.34	251.10	170.92	210.18	572.41	987.37
Total outflows	3,440.67	48.54	348.12	218.51	276.34	810.88	1,738.27
Reduction for inflows	1,211.35	11.20	97.02	47.59	66.17	238.47	750.89
Liquidity coverage ratio	140.91%	185.53%	159.97%	154.99%	143.37%	140.05%	131.92%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T05.01.3 Liquidity coverage ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Liquidity coverage ratio and its components ²⁾ (Q2 2018)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Numerator: Liquidity buffer	3,141.43	2,132.93	1,008.50
Level 1 assets: unadjusted	2,979.41	2,010.99	968.42
<i>Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows</i>	44.25	29.95	14.31
<i>Level 1 assets: adjusted amount before cap application</i>	3,023.66	2,040.94	982.72
Excluding EHQCB ³⁾	2,918.33	1,966.59	951.74
EHQCB	105.34	74.35	30.99
Level 2 assets: unadjusted	166.54	C	C
<i>Level 2 asset collaterals adjustments for 30 days outflows and inflows</i>	-2.82	C	C
<i>Level 2 assets: adjusted amount before cap application</i>	163.72	C	C
Level 2A	79.41	C	C
Level 2B	84.31	C	C
Excess liquidity asset amount	C	C	C
Denominator: Net liquidity outflow	2,229.32	1,544.39	684.93
Total outflows	3,440.67	2,445.58	995.09
Reduction for inflows	1,211.35	901.19	310.16
Liquidity coverage ratio	140.91%	138.11%	147.24%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) EHQCB stands for Extremely High Quality Covered Bonds.

T05.02.1 Liquidity coverage ratio band by reference period (number of institutions)

Indicator ¹⁾	Q2 2017	Q3 2017	Q4 2017	Q1 2018 ³⁾	Q2 2018
LCR ²⁾ ≤ 100%	4	5	4	4	4
100% < LCR ≤ 150%	45	46	36	38	42
LCR > 150%	56	54	62	59	55
Total	105	105	102	101	101

Source: ECB.

Note: Significant institutions at the highest level of consolidation for which common reporting on capital adequacy (COREP) and financial reporting (FINREP) are available; only the banks that have to comply with the liquidity coverage requirement are accounted in the table. According to Article 11(3) of Regulation (EU) No 575/2013, where a group comprises one or more banks, the EU parent institution shall report the liquidity requirement. As such, the list of banks used for this table is a subset of the list employed elsewhere in the publication, as the scope of reporting on liquidity differs from the scope of prudential reporting on own funds and specific waivers may apply. Specifically, there are 105 banks in the second and third quarter of 2017, 102 in the fourth quarter of 2017 and 101 in the first and second quarter of 2018. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, which generally occur on an annual basis, and mergers and acquisitions. According to Commission Implementing Regulation (EU) 2016/322 of 10 February 2016 amending Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions of the liquidity coverage requirement, banks are required to report the liquidity coverage ratio and its components on a monthly basis.

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

2) LCR stands for Liquidity Coverage Ratio.

3) The number of institutions for the first quarter of 2018 is now 109 after the re-introduction of one significant institution which delivered FINREP and COREP data after the previous cut-off date.

T05.02.2 Liquidity coverage ratio band by country
(number of institutions)

Country (Q2 2018)	LCR ³⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	2	5
Germany	-	10	10
Estonia ¹⁾	-	-	-
Ireland	-	3	2
Greece	4	-	-
Spain	-	2	10
France	-	5	5
Italy	-	7	4
Cyprus	-	-	4
Latvia	-	-	1
Lithuania	-	1	-
Luxembourg	-	2	2
Malta	-	1	1
Netherlands	-	3	3
Austria	-	4	2
Portugal	-	1	2
Slovenia	-	-	3
Slovakia ²⁾	-	-	-
Finland	-	1	1
Total	4	42	55

Source: ECB.

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

- 1) There are no significant institutions at the highest level of consolidation in Estonia.
2) There are no significant institutions at the highest level of consolidation in Slovakia.
3) LCR stands for Liquidity Coverage Ratio.

T05.02.3 Liquidity coverage ratio band by classification (income source)
(number of institutions)

Category (Q2 2018)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with net interest income more than 60% of operating income	4	23	36
Banks with non-interest income more than 40% of operating income			
<i>Mostly net fee and commission income</i>	-	19	18
<i>Mostly net trading income and foreign exchange gains and losses</i>	-	-	1
Total	4	42	55

Source: ECB.

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

1) LCR stands for Liquidity Coverage Ratio.

T05.02.3 Liquidity coverage ratio band by classification (geographical diversification, version 1)

(number of institutions)

Category (Q2 2018)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ²⁾	1	4	14
Banks with significant international exposures ³⁾			
One geographical area			
SSM	-	4	5
Non-SSM EEA ⁴⁾ and RoW ⁵⁾	1	1	4
Internationally diversified ⁶⁾			
SSM ⁷⁾	-	1	3
SSM and non-SSM EEA	2	4	7
SSM and RoW	-	8	7
SSM, non-SSM EEA and RoW	-	20	14
Exposures without geographically focused exposures ⁸⁾	-	-	1
Total	4	42	55

Source: ECB.

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

1) LCR stands for Liquidity Coverage Ratio.

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

3) International exposures more than 5% of total debt securities and loans and advances.

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

5) RoW: rest of the world, i.e. countries outside the EEA.

6) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM (non-SSM EEA and RoW) countries more than 5% of total debt securities and loans and advances.

7) International exposures to SSM countries more than 5% of total debt securities and loans and advances and international exposures to non-SSM EEA and RoW countries each less than 5% of total debt securities and loans and advances.

8) Domestic exposures less than 95% and exposures to SSM and non-SSM countries each less than 5% of total debt securities and loans and advances.

T05.02.3 Liquidity coverage ratio band by classification (geographical diversification, version 2)
(number of institutions)

Category (Q2 2018)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ²⁾	1	4	14
Banks with largest non-domestic exposures			
<i>SSM (northern Europe)</i> ³⁾	-	1	-
<i>SSM (central Europe)</i> ³⁾	-	18	20
<i>SSM (southern Europe)</i> ³⁾	-	2	6
<i>Non-SSM EEA</i> ⁴⁾	2	9	9
<i>Non-EEA Europe</i> ⁵⁾	1	2	4
<i>Africa</i>	-	-	-
<i>Asia and Oceania</i>	-	-	-
<i>North America</i>	-	5	2
<i>Latin America and the Caribbean</i>	-	1	-
Total	4	42	55

Source: ECB.

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

1) LCR stands for Liquidity Coverage Ratio.

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

3) United Nations (Department of Economic and Social Affairs) classification. "Central Europe" comprises countries falling under "Western Europe" and "Eastern Europe" in the UN classification.

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

5) European countries not in the EEA.

T05.02.3 Liquidity coverage ratio band by classification (size)
(number of institutions)

Category (Q2 2018)	LCR ¹⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
<i>Less than €30 billion</i>	-	3	18
<i>Between €30 billion and €100 billion</i>	4	13	28
<i>Between €100 billion and €200 billion</i>	-	7	5
<i>Between €200 billion and €300 billion</i>	-	4	3
<i>More than €300 billion</i>	-	8	1
G-SIBs ²⁾	-	7	-
Total	4	42	55

Source: ECB.

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

1) LCR stands for Liquidity Coverage Ratio.

2) 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 Overview of data quality findings by dimension

(number of issues; percentages)

Data quality dimension (Q2 2018)	Number of findings	Issues closed on 18 September		Issues remaining on 18 September	
		Number	Ratio	Number	Ratio
Punctuality	3	3	100.00%	0	0.00%
Completeness	23	0	0.00%	23	100.00%
Accuracy and consistency	1,571	1,544	98.28%	27	1.72%
Stability	17	15	88.24%	2	11.76%
Plausibility	847	661	78.04%	186	21.96%
Total	2,461	2,223	90.33%	238	9.67%

Source: ECB.

Notes: The table shows the number of findings by dimension one working day after the date for submission of reports to the ECB ("remittance date") and their evolution up to 18 September 2018. The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹⁾. For the second quarter of 2018 this was 27 August 2018.

The percentage of closed issues is also shown. An issue is considered closed when the bank has taken action deemed appropriate by the ECB on a finding identified. Appropriate actions include, but are not limited to, an exhaustive explanation or the correction of an erroneous submission. The quality of the data published is assessed in accordance with the ECB Statistics Quality Framework (see link below), taking into account the following dimensions:

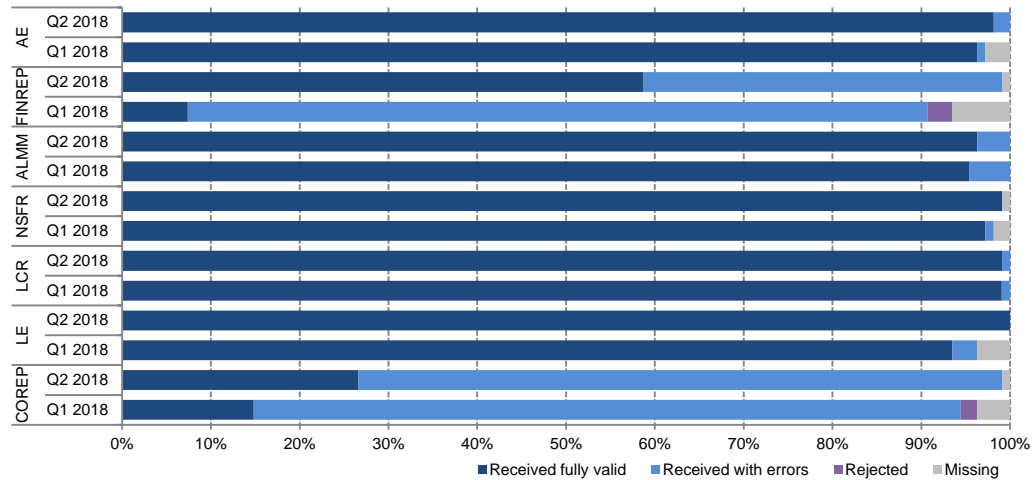
- Punctuality: this refers to the submission of information by the prescribed remittance date and it is assessed by checking whether there is any time lag between the remittance date and the date on which the data were actually submitted to ECB;
- Completeness: this is defined as the availability of all the expected information based on a defined set of modules, templates and data points;
- Accuracy and consistency: this refers to the exact correspondence of the reported information to the underlying concept and is assessed by identifying the number of validation rules that have failed for a specific submission. Consistency refers to the satisfaction of logical relations across different subsets of the data;
- Stability: this is analysed by examining variations in the values submitted by a bank during a reporting cycle. It is considered an issue if such variations imply a potential change in the supervisory assessment of a bank;
- Plausibility: this refers to the ECB's process for detecting outliers in the reported data. The assessment focuses on those data points with unusually extreme values, possibly as a result of errors in the compilation of the reporting obligations.

The ECB Statistics Quality Framework can be found on the ECB's website at:
<https://www.ecb.europa.eu/stats/html/sqf.en.html>

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

T06.02 Data quality: punctuality (number of submissions; percentages)

Report status	COREP		LE		LCR		NSFR		ALMM		FINREP		AE	
	Q1 2018	Q2 2018	Q1 2018	Q2 2018	Q1 2018	Q2 2018	Q1 2018	Q2 2018	Q1 2018	Q2 2018	Q1 2018	Q2 2018	Q1 2018	Q2 2018
Received fully valid	16	29	101	109	107	108	105	108	103	105	8	64	104	107
Received with errors	86	79	3	0	1	1	1	0	5	4	90	44	1	2
Missing	4	1	4	0	0	0	2	1	0	0	7	1	3	0
Rejected	2	0	0	0	0	0	0	0	0	0	3	0	0	0
Total expected	108	109	108	109	108	109	108	109	108	109	108	109	108	109



Source: ECB.

Notes: The chart shows the share of received, rejected and missing reports as a percentage of total expected submissions in the first and second quarters of 2018, one working day after the date for submission of reports to the ECB ("remittance date"). The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹⁾. Specifically, the cut-off date for data was 30 May 2018 for the first quarter of 2018 and 27 August 2018 for the second quarter of 2018.

The status "received fully valid" denotes reports received by the ECB for which none of the validation rules of the European Banking Authority (EBA) have failed. The status "received with errors" denotes reports received by the ECB that contain failed EBA validation rules. The status "missing" denotes reports that the ECB expected but did not receive. The status "rejected" denotes reports that the ECB did not accept because of technical errors in the submission.

The abbreviations used are defined as follows:

COREP: common reporting;

LE: large exposures;

LCR: liquidity coverage ratio;

NSFR: net stable funding ratio;

ALMM: additional liquidity monitoring metrics;

FINREP: financial reporting;

AE: asset encumbrance.

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

T06.03 Data quality: completeness

(percentages)

Module	Quarterly reports	
	Q1 2018	Q2 2018
COREP	91.49%	96.23%
LCR	92.36%	94.05%
NSFR	86.53%	89.38%
ALMM	73.80%	74.58%
FINREP	88.61%	93.51%
AE	87.19%	90.35%
Total average	88.00%	92.54%

Source: ECB.

Notes: The table shows the data points submitted as a percentage of a set of predefined data points that supervisors consider essential for completing key supervisory tasks and that have to be reported by all institutions, irrespective of their size, business model or country of origin. The analysis is carried out as of one working day after the date for submission of reports to the ECB ("remittance date"). The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹⁾. Specifically, the cut-off date for data was 30 May 2018 for the first quarter of 2018 and 27 August 2018 for the second quarter of 2018. Given that some business models render certain data points redundant for individual entities, 100% completeness is not possible for all submissions and rates over 80% are generally deemed satisfactory.

The abbreviations used are defined as follows:

COREP: common reporting;

LCR: liquidity coverage ratio;

NSFR: net stable funding ratio;

ALMM: additional liquidity monitoring metrics;

FINREP: financial reporting;

AE: asset encumbrance.

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

T06.04 Data quality: accuracy and consistency

(number of validation rules; percentages)

Module (Q2 2018)	Finding		Failed validation rules as a percentage of applicable validation rules
	Failed validation rules	Applicable validation rules	
COREP	193	887	21.76%
LE	0	35	0.00%
LCR	1	215	0.47%
NSFR	0	28	0.00%
ALMM	3	31	9.68%
FINREP	124	1,839	6.74%
AE	9	224	4.02%
Total	330	3,259	10.13%

Source: ECB.

Notes: The applicable validation rules are defined on the basis of the taxonomy published by the European Banking Authority (EBA) for each reporting period. The ratio of failed validation rules to applicable validation rules measures the accuracy of the reports received in terms of compliance with the EBA's validation rules.

The figures reported are computed one working day after the date for submission of reports to the ECB ("remittance date").

The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹⁾. Specifically, the cut-off date was 27 August 2018.

The abbreviations used are defined as follows:

COREP: common reporting;

LE: large exposures;

LCR: liquidity coverage ratio;

NSFR: net stable funding ratio;

ALMM: additional liquidity monitoring metrics;

FINREP: financial reporting;

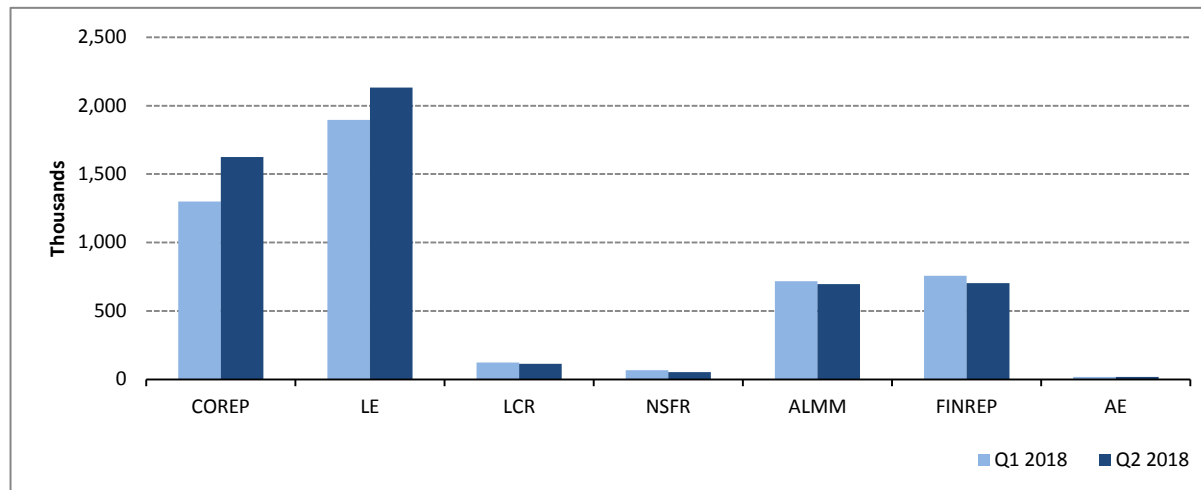
AE: asset encumbrance.

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

T06.05 Data quality: stability

(number of data points)

Module	Quarterly reports	
	Q1 2018	Q2 2018
COREP	1,300,415	1,625,210
LE	1,895,140	2,132,168
LCR	123,890	115,258
NSFR	67,293	54,542
ALMM	717,352	697,292
FINREP	757,435	702,662
AE	17,773	18,259
Total	4,879,298	5,345,391



Source: ECB.

Notes: The chart shows the number of data points reported for the first and second quarters of 2018 as of one working day after the date for submission of reports to the ECB ("remittance date"). The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹⁾. Specifically, the cut-off date for data was 30 May 2018 for the first quarter of 2018 and 27 August 2018 for the second quarter of 2018. The stability of data is measured by the difference in the number of data points submitted by a bank between two reference periods.

The abbreviations used are defined as follows:

COREP: common reporting;

LE: large exposures;

LCR: liquidity coverage ratio;

NSFR: net stable funding ratio;

ALMM: additional liquidity monitoring metrics;

FINREP: financial reporting;

AE: asset encumbrance.

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

T06.06 Data quality: plausibility

(number of non-plausible values detected)

Outlier severity (Q2 2018)	Number of outliers
1	61
2	23
3	656
4	107
Total	847

Source: ECB.

Note: The table shows the number of reported data points that the ECB has flagged as outliers. Each finding is placed on a scale of severity based on a combination of several indicators derived from the ECB's analysis. Category "1" on that scale denotes the highest level of severity, while category "4" denotes the lowest level. The figures reported are computed one working day after the date for submission of reports to the ECB ("remittance date"). The remittance dates are defined under Article 3 of Decision (EU) 2017/1493¹⁾. Specifically, the cut-off date was 27 August 2018.

1) Decision (EU) 2017/1493 of the European Central Bank of 3 August 2017 amending Decision ECB/2014/29 on the provision to the European Central Bank of supervisory data reported to the national competent authorities by the supervised entities pursuant to Commission Implementing Regulation (EU) No 680/2014 (ECB/2017/23) (OJ L 216, 22.8.2017, p. 23).

© European Central Bank, 2018

Postal address 60640 Frankfurt am Main, Germany

Telephone +49 69 1344 0

Website: www.ecb.europa.eu

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

The cut-off date for the statistics included in this issue was 30 September 2018.

ISSN 2467-4303 (pdf)

EU catalogue No QB-BY-18-003-EN-N (pdf)