



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Supervisory Banking Statistics for significant institutions

Third quarter 2024

BANKENTOEZICHT

December 2024

BANKTILLSYN BANKU UZRAUDZĪBA

BANKŲ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

BANKING SUPERVISION

PANGANDJUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNÍ DOHLED

БАНКОВ НАДЗОР

BANKTILLSYN

BANKENAUF SICHT

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

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T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Number of SIs					
Full sample	109	107	110	110	109
Liquidity sample	109	106	109	109	108
Balance sheet composition					
Total assets	26,779.02	25,944.59	26,614.57	26,607.55	26,904.19
Total liabilities	25,032.84	24,175.49	24,814.88	24,815.42	25,055.62
Equity	1,746.18	1,769.10	1,799.69	1,792.13	1,848.57
Key indicators					
Net interest margin	1.56%	1.60%	1.62%	1.61%	1.60%
Cost-to-income ratio	55.92%	57.00%	55.94%	54.24%	53.58%
Cost of risk	0.44%	0.46%	0.49%	0.46%	0.46%
Return on equity	10.01%	9.31%	9.67%	10.11%	10.22%
Capital adequacy and leverage					
CET 1 ratio ¹⁾	15.61%	15.88%	15.74%	15.81%	15.72%
Tier 1 ratio ¹⁾	17.02%	17.25%	17.12%	17.22%	17.15%
Total capital ratio ¹⁾	19.68%	19.85%	19.81%	19.91%	19.81%
Leverage ratio (transitional definition)	5.64%	5.83%	5.73%	5.77%	5.77%
Leverage ratio (fully phased-in definition)	5.60%	5.80%	5.71%	5.76%	5.76%
Asset quality					
Non-performing loans ratio (including cb) ²⁾	1.85%	1.89%	1.91%	1.92%	1.94%
Non-performing loans ratio (excluding cb) ²⁾	2.27%	2.30%	2.31%	2.30%	2.31%
Stage 2 as a share of total loans and advances ³⁾	9.29%	9.73%	9.50%	9.45%	9.67%
Funding					
Loan-to-deposit ratio	104.45%	102.74%	102.80%	102.12%	101.99%
Net stable funding ratio	125.90%	126.70%	126.95%	127.28%	126.88%
Liquidity					
Liquidity coverage ratio	158.74%	164.32%	157.97%	159.39%	158.52%

Source: ECB.

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

1) CET1, Tier 1 and total capital ratios are based on the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (the Capital Requirements Regulation).

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

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

T01.01 Significant institutions by country and classification

(number of institutions)

Country	Q3 2024	Business model classification	Q3 2024
Belgium	5	Corporate/wholesale lenders	9
Bulgaria	1	Custodian and asset managers	7
Germany	24	Development/promotional lenders	5
Estonia	3	Diversified lenders	30
Ireland	5	G-SIBs ²⁾	7
Greece	4	Retail and consumer credit lenders	13
Spain	10	Small market lenders	13
France	11	Universal and investment banks	24
Croatia ¹⁾	-	Not classified	1
Italy	12	Total	109
Cyprus	1		
Latvia	3	Size	Q3 2024
Lithuania	3	Banks with total assets	
Luxembourg	3	Less than €30 billion	18
Malta	2	Between €30 billion and €100 billion	44
Netherlands	7	Between €100 billion and €200 billion	19
Austria	6	More than €200 billion	21
Portugal	3	G-SIBs ²⁾	7
Slovenia	3	Total	109
Slovakia ¹⁾	-		
Finland	3		
Total	109		

Source: ECB.

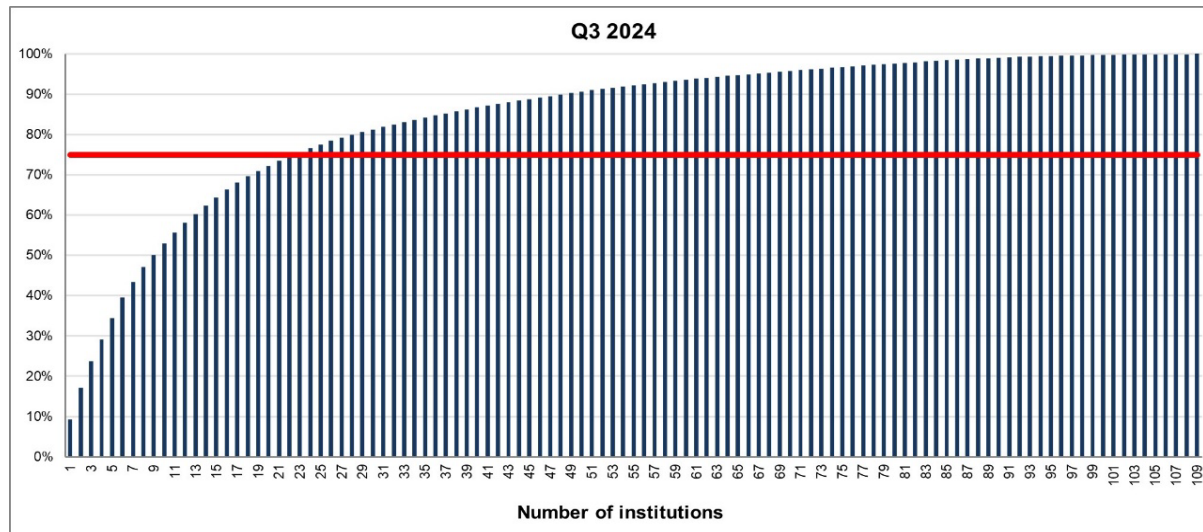
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

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

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

T01.02 Concentration of total assets

(cumulative percentages of total assets)



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions; percentages)

Profit and loss ^{1) 2)}	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Net interest income	265,769.68	356,547.45	92,438.92	184,447.90	276,655.02
Net fee and commission income	122,992.38	164,276.44	44,075.11	88,786.89	133,090.53
Net trading (and investment) income	31,467.77	39,980.74	15,199.91	26,465.47	37,257.32
Net gains or losses from hedge accounting	1,428.00	812.45	350.96	197.24	244.16
Exchange differences, net	5,200.28	6,169.39	-972.94	101.11	2,900.55
Net other operating income	11,643.16	15,816.00	1,685.83	8,599.55	17,285.31
Operating income ³⁾	438,501.27	583,602.47	152,777.79	308,598.16	467,432.89
Administrative expenses and depreciation	-245,224.04	-332,657.81	-85,462.04	-167,390.04	-250,469.80
Net income before impairment, provisions and taxes	193,277.23	250,944.66	67,315.75	141,208.13	216,963.09
Impairment and provisions ⁴⁾	-37,928.41	-57,249.81	-13,336.50	-30,108.43	-43,657.68
Other	19,570.68	21,024.79	4,811.16	9,278.48	14,159.72
Profit and loss before tax ⁵⁾	174,919.51	214,719.63	58,790.40	120,378.18	187,465.14
Tax expenses or income	-43,773.00	-49,947.14	-15,269.94	-29,759.68	-45,743.35
Net profit/loss	131,146.51	164,772.49	43,520.47	90,618.50	141,721.79
Net interest income to operating income	60.61%	61.09%	60.51%	59.77%	59.19%
Net fee and commission income to operating income	28.05%	28.15%	28.85%	28.77%	28.47%
Net trading (and investment) income to operating income	7.18%	6.85%	9.95%	8.58%	7.97%

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

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

(EUR millions; percentages)

Profit and loss (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁶⁾	Italy
Net interest income	276,655.02	6,709.86	C	34,368.15	830.34	8,732.23	6,430.33	71,822.44	50,639.02	-	38,951.11
Net fee and commission income	133,090.53	2,784.84	C	20,611.52	140.77	3,008.06	1,418.17	21,849.75	45,175.84	-	20,561.52
Net trading (and investment) income	37,257.32	321.10	C	9,013.45	35.15	411.10	93.86	3,877.73	14,268.86	-	2,369.43
Net gains or losses from hedge accounting	244.16	-144.94	C	768.78	C	7.30	-5.52	10.11	60.85	-	C
Exchange differences, net	2,900.55	60.66	C	132.82	3.54	312.27	81.05	489.37	2,600.15	-	C
Net other operating income	17,285.31	431.79	C	3,270.94	C	1,120.54	193.63	-2,849.09	10,714.15	-	4,552.49
Operating income³⁾	467,432.89	10,163.31	C	68,165.65	1,022.63	13,591.51	8,211.51	95,200.31	123,458.86	-	65,912.81
Administrative expenses and depreciation	-250,469.80	-5,889.17	C	-40,461.56	-446.17	-6,251.89	-2,703.45	-41,175.20	-82,983.77	-	-31,544.30
Net income before impairment, provisions and taxes	216,963.09	4,274.14	C	27,704.09	576.46	7,339.61	5,508.06	54,025.11	40,475.09	-	34,368.50
Impairment and provisions ⁴⁾	-43,657.68	-302.57	C	-6,334.49	-31.68	-427.14	-1,119.05	-19,374.96	-9,321.26	-	-3,054.68
Other	14,159.72	565.32	C	524.17	-0.06	-106.02	237.88	2,861.16	6,647.86	-	2,013.76
Profit and loss before tax⁵⁾	187,465.14	4,536.89	C	21,893.78	544.72	6,806.46	4,626.89	37,511.31	37,801.69	-	33,327.58
Tax expenses or income	-45,743.35	-912.98	C	-6,161.90	-116.47	-1,245.33	-1,111.92	-10,746.61	-7,688.94	-	-8,253.72
Net profit/loss	141,721.79	3,623.91	C	15,731.88	428.25	5,561.13	3,514.96	26,764.70	30,112.75	-	25,073.87
Net interest income to operating income	59.19%	66.02%	C	50.42%	81.20%	64.25%	78.31%	75.44%	41.02%	-	59.09%
Net fee and commission income to operating income	28.47%	27.40%	C	30.24%	13.77%	22.13%	17.27%	22.95%	36.59%	-	31.20%
Net trading (and investment) income to operating income	7.97%	3.16%	C	13.22%	3.44%	3.02%	1.14%	4.07%	11.56%	-	3.59%

Profit and loss (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	C	1,517.16	895.58	1,152.57	C	26,414.38	11,960.09	5,143.41	1,305.98	-	8,305.55
Net fee and commission income	C	282.93	C	543.43	C	6,399.23	5,053.25	1,287.37	388.01	-	2,487.33
Net trading (and investment) income	C	60.86	34.42	34.22	C	4,345.91	C	4.96	25.68	-	C
Net gains or losses from hedge accounting	C	C	C	C	C	9.54	C	0.18	C	-	-8.46
Exchange differences, net	C	C	7.50	22.76	C	-215.42	-448.42	71.39	C	-	C
Net other operating income	C	1.88	C	C	C	621.01	210.97	92.38	27.28	-	-360.48
Operating income³⁾	C	1,863.48	790.52	1,864.90	C	37,574.65	17,480.02	6,599.70	1,748.90	-	11,855.59
Administrative expenses and depreciation	C	-738.10	-297.87	-1,078.76	C	-19,471.03	-8,521.05	-2,221.96	-852.81	-	-5,104.82
Net income before impairment, provisions and taxes	C	1,125.38	492.64	786.14	C	18,103.63	8,958.97	4,377.74	896.09	-	6,750.78
Impairment and provisions ⁴⁾	C	C	-25.80	C	C	-1,429.65	-1,121.78	-665.29	-6.85	-	C
Other	C	C	5.81	C	C	565.29	439.30	57.07	4.88	-	C
Profit and loss before tax⁵⁾	C	1,164.97	472.66	707.83	C	17,239.26	8,276.49	3,769.52	894.12	-	6,779.49
Tax expenses or income	C	-223.04	-96.70	-134.15	C	-4,578.76	-1,796.88	-942.12	-120.53	-	-1,400.31
Net profit/loss	C	941.93	375.96	573.67	C	12,660.50	6,479.61	2,827.40	773.59	-	5,379.18
Net interest income to operating income	C	81.42%	113.29%	61.80%	C	70.30%	68.42%	77.93%	74.67%	-	70.06%
Net fee and commission income to operating income	C	15.18%	C	29.14%	C	17.03%	28.91%	19.51%	22.19%	-	20.98%
Net trading (and investment) income to operating income	C	3.27%	4.35%	1.84%	C	11.57%	C	0.08%	1.47%	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions; percentages)

Profit and loss (Q3 2024)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ⁶⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	276,655.02	8,436.08	2,142.51	C	52,072.20	94,338.06	13,013.50	4,819.22	99,848.62	C
Net fee and commission income	133,090.53	1,569.06	4,158.33	C	17,404.36	56,689.68	4,357.09	1,110.50	47,050.25	C
Net trading (and investment) income	37,257.32	737.94	828.86	C	1,278.68	22,515.44	124.91	181.75	11,458.87	C
Net gains or losses from hedge accounting	244.16	58.03	18.71	C	-72.00	774.68	6.00	-5.68	-506.88	C
Exchange differences, net	2,900.55	102.24	-65.71	C	-235.51	2,470.48	20.32	8.67	607.80	C
Net other operating income	17,285.31	649.09	80.22	C	2,212.04	10,560.73	1,916.62	-13.80	1,891.74	C
Operating income³⁾	467,432.89	11,552.43	7,162.93	C	72,659.77	187,349.06	19,438.44	6,100.66	160,350.41	C
Administrative expenses and depreciation	-250,469.80	-6,286.59	-3,962.17	C	-33,728.65	-112,180.37	-11,325.50	-2,579.56	-79,183.79	C
Net income before impairment, provisions and taxes	216,963.09	5,265.84	3,200.76	C	38,931.12	75,168.69	8,112.94	3,521.10	81,166.63	C
Impairment and provisions ⁴⁾	-43,657.68	-1,425.70	C	C	-5,470.47	-23,384.54	-1,411.72	-110.10	-11,591.48	C
Other	14,159.72	227.78	C	C	849.35	4,591.98	2,053.61	57.93	6,058.12	C
Profit and loss before tax⁵⁾	187,465.14	4,067.91	3,205.35	C	34,310.00	56,376.13	8,754.84	3,468.93	75,633.27	C
Tax expenses or income	-45,743.35	-974.94	-816.53	C	-7,351.30	-14,281.81	-1,682.17	-610.05	-19,788.16	C
Net profit/loss	141,721.79	3,092.97	2,388.82	C	26,958.70	42,094.32	7,072.67	2,858.88	55,845.11	C
Net interest income to operating income	59.19%	73.02%	29.91%	C	71.67%	50.35%	66.95%	79.00%	62.27%	C
Net fee and commission income to operating income	28.47%	13.58%	58.05%	C	23.95%	30.26%	22.41%	18.20%	29.34%	C
Net trading (and investment) income to operating income	7.97%	6.39%	11.57%	C	1.76%	12.02%	0.64%	2.98%	7.15%	C

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

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

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

(EUR millions; percentages)

Profit and loss (Q3 2024)	Total	Banks with total assets				G-SIBs ⁶⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Net interest income	276,655.02	5,181.97	32,764.57	32,593.85	111,776.56	94,338.06
Net fee and commission income	133,090.53	2,002.24	12,140.49	11,188.62	51,069.51	56,689.68
Net trading (and investment) income	37,257.32	179.55	1,436.97	1,828.31	11,297.06	22,515.44
Net gains or losses from hedge accounting	244.16	-3.83	-43.69	23.75	-506.75	774.68
Exchange differences, net	2,900.55	31.53	211.26	295.40	-108.12	2,470.48
Net other operating income	17,285.31	-830.06	1,835.33	4,906.59	812.72	10,560.73
Operating income³⁾	467,432.89	6,561.40	48,344.93	50,836.51	174,340.99	187,349.06
Administrative expenses and depreciation	-250,469.80	-3,135.37	-22,651.21	-24,647.73	-87,855.13	-112,180.37
Net income before impairment, provisions and taxes	216,963.09	3,426.03	25,693.72	26,188.78	86,485.86	75,168.69
Impairment and provisions ⁴⁾	-43,657.68	-205.28	-4,312.61	-2,807.21	-12,948.05	-23,384.54
Other	14,159.72	49.02	1,481.95	1,135.83	6,900.95	4,591.98
Profit and loss before tax⁵⁾	187,465.14	3,269.77	22,863.07	24,517.41	80,438.77	56,376.13
Tax expenses or income	-45,743.35	-608.69	-5,299.24	-4,618.34	-20,935.27	-14,281.81
Net profit/loss	141,721.79	2,661.08	17,563.83	19,899.07	59,503.50	42,094.32
Net interest income to operating income	59.19%	78.98%	67.77%	64.12%	64.11%	50.35%
Net fee and commission income to operating income	28.47%	30.52%	25.11%	22.01%	29.29%	30.26%
Net trading (and investment) income to operating income	7.97%	2.74%	2.97%	3.60%	6.48%	12.02%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

T02.02.1 Key performance indicators by reference period

(percentages)

Indicator ^{1) 2)}	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Net interest margin (NIM)	1.56%	1.60%	1.62%	1.61%	1.60%
Cost-to-income ratio (CIR)	55.92%	57.00%	55.94%	54.24%	53.58%
Cost of risk (CoR) ³⁾	0.44%	0.46%	0.49%	0.46%	0.46%
Return on equity (RoE)	10.01%	9.31%	9.67%	10.11%	10.22%
Return on assets (RoA)	0.65%	0.64%	0.65%	0.68%	0.70%

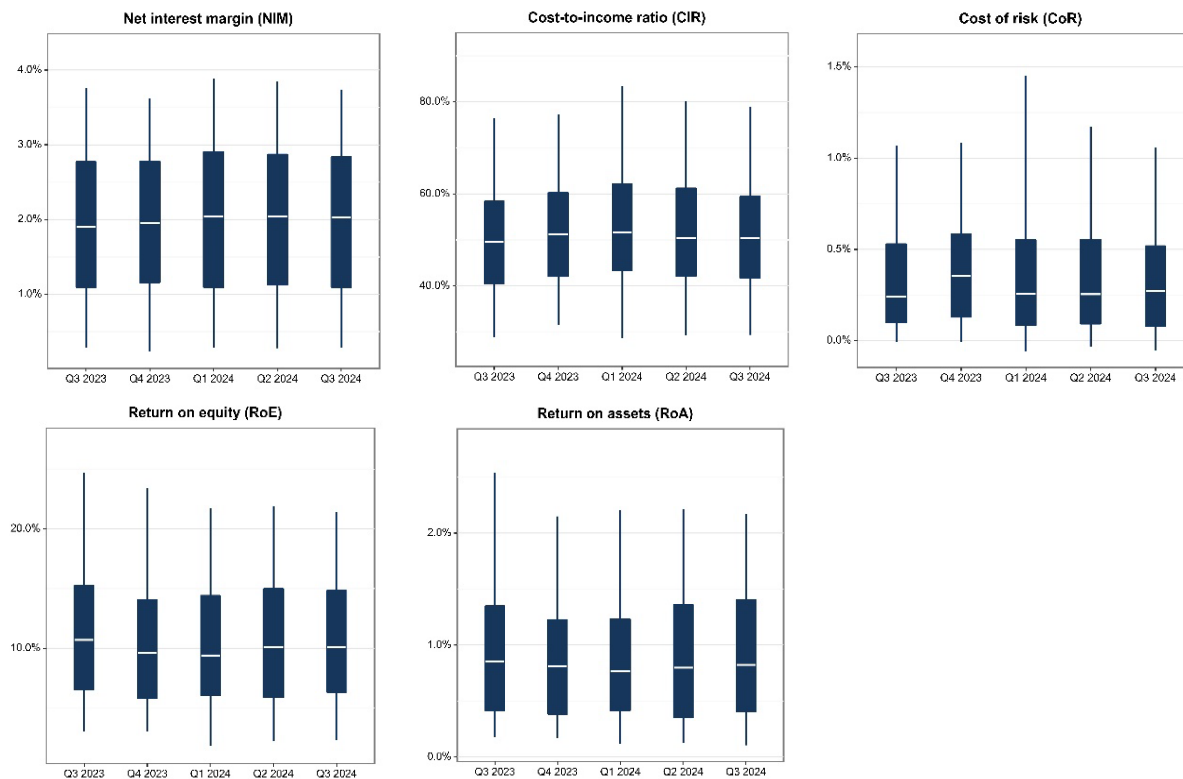
Source: ECB.

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

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

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

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



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

(percentages)

Country (Q3 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on assets (RoA)
Belgium	1.44%	57.95%	0.13%	10.63%	0.75%
Bulgaria	C	C	C	C	C
Germany	1.11%	59.36%	0.48%	6.51%	0.41%
Estonia	3.56%	43.63%	0.02%	17.25%	1.81%
Ireland	2.10%	46.00%	0.22%	10.83%	1.13%
Greece	3.10%	32.92%	0.41%	13.86%	1.44%
Spain	2.81%	43.25%	0.94%	14.49%	0.94%
France	0.89%	67.22%	0.45%	6.73%	0.43%
Croatia ³⁾	-	-	-	-	-
Italy	2.30%	47.86%	0.27%	15.30%	1.31%
Cyprus	C	C	C	C	C
Latvia	3.69%	39.61%	0.06%	19.02%	2.25%
Lithuania	3.53%	37.68%	0.27%	18.33%	1.43%
Luxembourg	1.63%	57.85%	0.34%	7.89%	0.77%
Malta	C	C	C	C	C
Netherlands	1.51%	51.82%	0.17%	11.74%	0.69%
Austria	2.44%	48.75%	0.52%	13.26%	1.25%
Portugal	2.94%	33.67%	0.27%	16.15%	1.51%
Slovenia	3.61%	48.76%	0.61%	16.29%	2.04%
Slovakia ³⁾	-	-	-	-	-
Finland	1.68%	43.06%	0.16%	14.51%	0.99%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(percentages)

Category (Q3 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on Assets (RoA)
Corporate/wholesale lenders	1.04%	54.42%	0.35%	6.03%	0.36%
Custodian and asset managers	1.01%	55.31%	0.23%	10.80%	0.99%
Development/promotional lenders	0.49%	42.21%	C	4.48%	0.39%
Diversified lenders	2.54%	46.42%	0.37%	13.89%	1.21%
G-SIBs ³⁾	1.31%	59.88%	0.60%	8.37%	0.48%
Retail and consumer credit lenders	1.65%	58.26%	0.69%	9.29%	0.80%
Small market lenders	3.66%	42.28%	0.32%	17.85%	2.11%
Universal and investment banks	1.74%	49.38%	0.33%	11.32%	0.83%
Not classified	C	C	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(percentages)

Category (Q3 2024)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on assets (RoA)
Banks with total assets					
Less than €30 billion	3.41%	47.79%	0.43%	15.12%	1.68%
Between €30 billion and €100 billion	1.85%	46.85%	0.32%	10.62%	0.90%
Between €100 billion and €200 billion	1.99%	48.48%	0.50%	10.72%	1.03%
More than €200 billion	1.72%	50.39%	0.34%	11.56%	0.81%
G-SIBs ³⁾	1.31%	59.88%	0.60%	8.37%	0.48%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Cash, cash balances at central banks, other demand deposits	3,565.49	3,344.84	3,272.43	3,119.32	3,067.41
Loans and advances	16,018.48	15,800.43	16,184.88	16,268.11	16,420.02
Central banks	258.73	213.99	251.74	239.08	240.61
General governments	877.73	891.43	898.11	906.58	906.02
Credit institutions	1,440.15	1,335.66	1,460.53	1,463.90	1,480.35
Other financial corporations	1,663.01	1,602.52	1,791.06	1,812.94	1,943.79
Non-financial corporations	5,647.13	5,634.23	5,652.80	5,679.85	5,632.28
Households	6,131.73	6,122.60	6,130.65	6,165.76	6,216.98
Debt securities	3,206.31	3,210.96	3,458.55	3,534.74	3,630.64
Central banks	51.34	50.32	70.18	66.42	56.73
<i>of which: at amortised cost</i>	15.29	15.93	20.41	18.83	14.86
General governments	2,152.05	2,128.78	2,296.65	2,364.29	2,424.24
<i>of which: at amortised cost</i>	1,038.95	1,050.83	1,084.30	1,107.91	1,119.40
Credit institutions	524.10	544.87	587.34	593.89	619.05
<i>of which: at amortised cost</i>	173.72	177.77	194.10	200.38	206.10
Other financial corporations	303.27	306.38	320.18	324.71	334.37
<i>of which: at amortised cost</i>	175.16	181.79	185.00	185.26	186.48
Non-financial corporations	175.54	180.61	184.20	185.43	196.25
<i>of which: at amortised cost</i>	85.05	84.03	84.85	84.46	86.85
Equity instruments	408.26	418.97	544.74	557.77	568.26
Derivatives	2,361.16	1,899.71	1,851.91	1,825.94	1,780.48
Trading	2,137.06	1,748.31	1,701.71	1,674.87	1,648.41
Derivatives – hedge accounting	224.09	151.40	150.20	151.07	132.08
Investments in subsidiaries, joint-ventures and associates	158.77	162.00	165.57	161.61	162.43
Intangible assets and goodwill	119.38	121.39	121.36	121.99	122.92
Other assets ¹⁾	941.18	986.30	1,015.13	1,018.08	1,152.03
Total assets	26,779.02	25,944.59	26,614.57	26,607.55	26,904.19
Share of unencumbered assets ²⁾	81.86%	82.84%	83.34%	83.66%	83.85%
Share of encumbered assets ²⁾	18.14%	17.16%	16.66%	16.34%	16.15%

Source: ECB.

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

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

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

T02.03.2 Composition of assets by country/1

(EUR billions; percentages)

Assets (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Cash, cash balances at central banks, other demand deposits	3,067.41	88.15	C	724.60	7.72	161.90	41.73	362.96	971.00	-	158.13
Loans and advances	16,420.02	433.87	C	2,784.12	21.45	310.30	165.47	2,499.50	5,613.67	-	1,507.33
Central banks	240.61	C	C	19.74	C	3.37	C	47.66	74.34	-	17.70
General governments	906.02	23.93	C	152.28	0.61	2.33	C	99.09	425.56	-	48.91
Credit institutions	1,480.35	C	C	505.09	C	63.00	6.22	182.24	478.99	-	76.69
Other financial corporations	1,943.79	15.59	C	525.21	0.46	52.89	25.05	191.90	697.88	-	173.87
Non-financial corporations	5,632.28	133.32	C	917.38	9.19	89.23	89.90	781.89	1,903.72	-	629.06
Households	6,216.98	220.71	C	664.43	11.17	99.48	43.95	1,196.73	2,033.18	-	561.10
Debt securities	3,630.64	98.73	C	637.58	2.10	81.87	71.54	564.78	1,028.76	-	601.62
Central banks	56.73	C	C	9.88	C	0.00	C	6.99	21.30	-	1.09
<i>of which: at amortised cost</i>	14.86	C	C	C	C	C	C	C	9.51	-	C
General governments	2,424.24	64.72	C	316.69	1.81	54.76	55.44	462.22	692.71	-	452.23
<i>of which: at amortised cost</i>	1,119.40	47.00	C	57.74	1.37	10.46	47.26	285.97	235.67	-	268.93
Credit institutions	619.05	19.79	C	182.82	C	18.99	8.93	34.75	138.19	-	71.93
<i>of which: at amortised cost</i>	206.10	10.39	C	33.95	C	C	8.60	18.69	51.21	-	33.28
Other financial corporations	334.37	6.82	C	87.86	C	5.62	3.90	32.97	107.75	-	58.50
<i>of which: at amortised cost</i>	186.48	4.92	C	45.06	C	3.77	3.58	17.38	48.80	-	43.09
Non-financial corporations	196.25	C	C	40.33	C	2.50	C	27.85	68.81	-	17.86
<i>of which: at amortised cost</i>	86.85	4.58	C	8.82	C	C	2.10	18.62	23.84	-	8.45
Equity instruments	568.26	1.95	C	49.34	0.01	3.08	1.41	37.49	373.79	-	40.34
Derivatives	1,780.48	10.76	C	701.63	0.08	68.67	3.56	118.86	697.53	-	73.32
Trading	1,648.41	8.30	C	694.84	C	64.74	3.43	103.86	627.70	-	61.02
Derivatives – hedge accounting	132.08	2.46	C	6.78	C	3.93	0.13	15.00	69.83	-	12.30
Investments in subsidiaries, joint-ventures and associates	162.43	4.85	C	22.46	0.01	1.56	1.97	20.33	70.79	-	25.07
Intangible assets and goodwill	122.92	2.62	C	13.23	0.07	2.67	1.81	29.58	46.90	-	15.44
Other assets ¹⁾	1,152.03	6.84	C	171.56	0.16	28.28	38.21	161.72	576.72	-	133.26
Total assets	26,904.19	647.77	C	5,104.52	31.60	658.34	325.70	3,795.21	9,379.17	-	2,554.51
Share of unencumbered assets ²⁾	83.85%	87.94%	C	78.12%	95.36%	91.07%	90.46%	85.46%	85.12%	-	79.90%
Share of encumbered assets ²⁾	16.15%	12.06%	C	21.88%	4.64%	8.93%	9.54%	14.54%	14.88%	-	20.10%

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

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

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

T02.03.2 Composition of assets by country/2

(EUR billions; percentages)

Assets (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Cash, cash balances at central banks, other demand deposits	C	C	11.83	11.71	C	287.20	92.17	34.66	8.10	-	80.02
Loans and advances	C	39.72	17.09	53.74	C	1,824.67	454.37	130.35	29.77	-	500.81
Central banks	C	C	C	C	C	5.05	39.18	1.43	0.68	-	C
General governments	C	0.75	1.06	C	C	107.54	15.81	3.99	0.67	-	21.42
Credit institutions	C	8.57	4.50	4.77	C	111.60	15.30	2.83	0.86	-	5.91
Other financial corporations	C	C	C	4.69	C	207.52	20.97	2.53	0.37	-	C
Non-financial corporations	C	13.07	5.08	12.96	C	587.50	188.49	42.00	12.65	-	204.62
Households	C	16.74	6.26	29.79	C	805.46	174.62	77.57	14.55	-	243.25
Debt securities	C	1.74	5.10	28.89	C	217.38	115.03	69.59	11.23	-	80.59
Central banks	C	C	C	C	C	9.94	4.15	C	C	-	C
<i>of which: at amortised cost</i>	C	C	C	C	C	C	0.03	C	C	-	C
General governments	C	1.51	2.50	11.01	C	136.44	79.96	51.28	8.23	-	23.33
<i>of which: at amortised cost</i>	C	C	1.95	9.97	C	38.15	62.87	36.24	5.18	-	C
Credit institutions	C	C	C	10.00	C	48.05	21.59	4.39	2.30	-	50.91
<i>of which: at amortised cost</i>	C	C	C	9.38	C	C	13.69	2.54	1.77	-	C
Other financial corporations	C	C	C	C	C	17.38	5.09	C	0.39	-	C
<i>of which: at amortised cost</i>	C	C	C	2.80	C	11.69	3.66	0.57	C	-	C
Non-financial corporations	C	C	C	4.71	C	5.57	4.24	11.31	C	-	3.60
<i>of which: at amortised cost</i>	C	C	C	4.62	C	1.71	2.81	10.09	0.26	-	0.37
Equity instruments	C	0.00	C	2.11	C	C	5.06	2.06	0.28	-	C
Derivatives	C	0.06	0.04	1.73	C	68.41	7.42	1.65	0.11	-	26.36
Trading	C	C	C	0.38	C	58.10	5.20	0.68	0.03	-	C
Derivatives – hedge accounting	C	C	C	1.35	C	10.32	2.22	0.97	0.08	-	C
Investments in subsidiaries, joint-ventures and associates	C	C	C	C	C	4.17	6.07	1.10	0.03	-	3.64
Intangible assets and goodwill	C	0.01	C	0.88	C	2.24	2.88	0.57	0.15	-	C
Other assets ¹⁾	C	0.31	C	C	C	C	10.48	10.10	0.92	-	6.43
Total assets	C	55.85	35.07	99.46	C	2,436.39	693.48	250.07	50.59	-	723.85
Share of unencumbered assets ²⁾	C	C	99.97%	97.83%	C	89.46%	86.71%	95.04%	96.81%	-	68.66%
Share of encumbered assets ²⁾	C	C	0.03%	2.17%	C	10.54%	13.29%	4.96%	3.19%	-	31.34%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q3 2024)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Cash, cash balances at central banks, other demand deposits	3,067.41	176.44	70.47	C	351.23	1,188.17	114.28	36.16	1,060.31	C
Loans and advances	16,420.02	769.99	113.06	C	1,809.85	7,103.04	792.95	120.93	5,398.66	C
Central banks	240.61	0.14	0.08	C	42.02	118.66	C	0.68	78.54	C
General governments	906.02	88.23	C	159.56	42.91	349.95	96.72	2.32	162.80	C
Credit institutions	1,480.35	121.32	43.84	9.60	67.44	552.03	C	13.96	652.57	C
Other financial corporations	1,943.79	77.96	C	3.76	105.29	1,078.42	26.30	1.69	630.25	C
Non-financial corporations	5,632.28	425.75	19.67	C	722.47	2,233.15	163.98	45.33	1,889.82	C
Households	6,216.98	56.59	26.67	C	829.71	2,770.83	487.26	56.96	1,984.68	C
Debt securities	3,630.64	131.28	99.44	C	586.33	1,368.47	144.71	20.52	1,221.09	C
Central banks	56.73	0.63	C	C	5.31	33.45	C	C	17.22	C
<i>of which: at amortised cost</i>	14.86	C	C	C	0.11	12.84	C	C	1.91	C
General governments	2,424.24	41.96	58.29	31.77	430.53	960.12	C	16.56	775.52	C
<i>of which: at amortised cost</i>	1,119.40	6.32	44.59	C	334.14	305.82	95.61	10.51	299.72	C
Credit institutions	619.05	70.93	27.40	C	90.39	147.87	23.19	2.95	241.99	C
<i>of which: at amortised cost</i>	206.10	7.61	10.84	C	58.37	62.33	10.97	2.31	46.61	C
Other financial corporations	334.37	14.56	9.78	7.85	29.29	133.26	6.55	C	132.63	C
<i>of which: at amortised cost</i>	186.48	1.96	7.23	C	23.45	63.39	2.70	0.31	79.84	C
Non-financial corporations	196.25	3.21	C	3.61	30.80	93.76	6.63	0.54	53.72	C
<i>of which: at amortised cost</i>	86.85	0.37	C	C	23.23	36.49	4.04	0.48	17.91	C
Equity instruments	568.26	4.94	6.20	C	20.05	380.45	6.82	0.33	127.46	C
Derivatives	1,780.48	35.57	21.08	10.93	34.20	928.47	C	0.31	735.97	C
Trading	1,648.41	32.38	20.07	0.41	18.56	857.94	C	0.18	713.19	C
Derivatives – hedge accounting	132.08	3.19	1.00	10.52	15.64	70.53	C	0.13	22.78	C
Investments in subsidiaries, joint-ventures and associates	162.43	6.90	C	C	14.14	47.87	23.24	0.29	65.62	C
Intangible assets and goodwill	122.92	1.06	2.68	C	13.73	68.41	3.52	0.39	32.73	C
Other assets ¹⁾	1,152.03	17.50	C	C	129.69	598.46	77.93	1.91	317.33	C
Total assets	26,904.19	1,143.69	321.77	C	2,959.23	11,683.34	1,177.41	180.84	8,959.17	C
Share of unencumbered assets ²⁾	83.85%	65.56%	85.79%	72.56%	85.83%	86.13%	80.78%	97.83%	83.16%	C
Share of encumbered assets ²⁾	16.15%	34.44%	14.21%	27.44%	14.17%	13.87%	19.22%	2.17%	16.84%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.03.3 Composition of assets by classification (size)

(EUR billions; percentages)

Assets (Q3 2024)	Total	Banks with total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Cash, cash balances at central banks, other demand deposits	3,067.41	44.59	331.62	331.90	1,171.13	1,188.17
Loans and advances	16,420.02	121.07	1,581.45	1,451.00	6,163.47	7,103.04
Central banks	240.61	0.86	1.18	6.05	113.86	118.66
General governments	906.02	2.71	164.17	86.10	303.10	349.95
Credit institutions	1,480.35	10.39	124.53	102.74	690.65	552.03
Other financial corporations	1,943.79	3.38	132.64	148.16	581.19	1,078.42
Non-financial corporations	5,632.28	46.26	505.46	583.61	2,263.81	2,233.15
Households	6,216.98	57.46	653.48	524.35	2,210.86	2,770.83
Debt securities	3,630.64	38.92	456.87	409.42	1,356.95	1,368.47
Central banks	56.73	C	C	C	21.84	33.45
<i>of which: at amortised cost</i>	14.86	C	C	C	1.94	12.84
General governments	2,424.24	26.51	301.09	290.99	845.53	960.12
<i>of which: at amortised cost</i>	1,119.40	19.73	228.78	165.85	399.22	305.82
Credit institutions	619.05	9.95	94.33	66.16	300.75	147.87
<i>of which: at amortised cost</i>	206.10	8.85	51.24	21.86	61.82	62.33
Other financial corporations	334.37	1.51	37.10	25.93	136.57	133.26
<i>of which: at amortised cost</i>	186.48	1.15	26.10	18.90	76.95	63.39
Non-financial corporations	196.25	C	C	C	52.26	93.76
<i>of which: at amortised cost</i>	86.85	0.75	19.06	12.10	18.45	36.49
Equity instruments	568.26	0.42	28.83	39.17	119.39	380.45
Derivatives	1,780.48	0.82	74.87	169.51	606.81	928.47
Trading	1,648.41	0.29	52.84	156.83	580.50	857.94
Derivatives – hedge accounting	132.08	0.52	22.03	12.68	26.31	70.53
Investments in subsidiaries, joint-ventures and associates	162.43	0.24	17.08	15.86	81.38	47.87
Intangible assets and goodwill	122.92	0.92	9.12	6.97	37.48	68.41
Other assets ¹⁾	1,152.03	4.71	92.92	161.61	294.32	598.46
Total assets	26,904.19	211.70	2,592.77	2,585.44	9,830.93	11,683.34
Share of unencumbered assets ²⁾	83.85%	95.67%	80.97%	84.70%	81.42%	86.13%
Share of encumbered assets ²⁾	16.15%	4.33%	19.03%	15.30%	18.58%	13.87%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Deposits	17,107.83	16,725.04	17,011.53	17,133.91	17,169.43
Central banks	751.87	606.52	426.07	365.08	356.08
General governments	672.96	611.42	701.05	737.17	765.90
Credit institutions	1,845.44	1,681.45	1,880.04	1,847.19	1,865.27
Other financial corporations	2,560.51	2,382.78	2,541.77	2,584.36	2,563.74
Non-financial corporations	3,969.79	4,078.58	4,018.29	4,049.88	4,047.56
Households	7,307.25	7,364.30	7,444.30	7,550.24	7,570.87
Debt securities issued	4,077.85	4,139.90	4,391.14	4,354.63	4,512.23
of which: subordinated	302.54	304.74	320.76	321.55	330.85
Derivatives	2,290.86	1,864.28	1,793.59	1,752.67	1,731.10
of which: trading	2,054.63	1,675.10	1,610.99	1,582.71	1,563.49
Provisions ¹⁾	99.84	105.03	104.15	103.05	103.70
Other liabilities ²⁾	1,456.45	1,341.25	1,514.47	1,471.16	1,539.16
Equity	1,746.18	1,769.10	1,799.69	1,792.13	1,848.57
Paid-up capital	583.88	584.98	585.12	581.98	593.71
Reserves	997.51	990.21	1,126.07	1,077.11	1,078.92
Minority interests	50.74	51.83	53.13	51.11	53.67
Other comprehensive income	-95.18	-90.13	-87.76	-93.15	-93.27
Other ³⁾	209.23	232.21	123.14	175.07	215.53
Total liabilities and equity	26,779.02	25,944.59	26,614.57	26,607.55	26,904.19

Source: ECB.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁴⁾	Italy
Deposits	17,169.43	482.36	C	2,949.80	24.96	412.74	259.63	2,739.09	5,603.05	-	1,805.98
Central banks	356.08	4.03	C	83.27	C	2.60	6.78	67.28	131.04	-	29.90
General governments	765.90	26.43	C	132.12	2.80	8.83	6.94	212.78	202.52	-	68.29
Credit institutions	1,865.27	25.29	C	697.88	C	51.78	10.88	205.52	519.64	-	176.63
Other financial corporations	2,563.74	55.99	C	658.47	1.84	80.15	8.51	245.64	997.86	-	204.61
Non-financial corporations	4,047.56	93.90	C	553.01	8.93	131.98	59.97	590.71	1,481.75	-	449.38
Households	7,570.87	276.71	C	825.06	9.86	137.40	166.54	1,417.16	2,270.24	-	877.17
Debt securities issued	4,512.23	98.24	C	770.97	2.81	34.41	17.36	508.93	1,734.03	-	337.87
of which: subordinated	330.85	6.51	C	51.65	C	8.86	5.27	72.45	103.91	-	26.13
Derivatives	1,731.10	12.40	C	667.34	0.07	63.50	3.55	102.44	709.99	-	76.33
of which: trading	1,563.49	7.49	C	658.10	0.06	59.81	2.78	90.53	602.47	-	66.61
Provisions ¹⁾	103.70	0.84	C	24.80	0.03	1.11	1.14	19.82	27.13	-	17.74
Other liabilities ²⁾	1,539.16	8.49	C	369.54	0.41	78.10	10.19	178.63	707.93	-	98.13
Equity	1,848.57	45.44	C	322.07	3.31	68.46	33.83	246.30	597.03	-	218.46
Paid-up capital	593.71	13.67	C	130.70	0.31	16.15	16.29	107.85	148.83	-	86.27
Reserves	1,078.92	27.40	C	157.97	2.55	44.22	12.60	156.60	375.29	-	102.66
Minority interests	53.67	C	C	3.41	C	C	C	12.28	21.73	-	1.45
Other comprehensive income	-93.27	C	C	-5.31	C	C	C	-55.38	-6.79	-	-7.79
Other ³⁾	215.53	4.27	C	35.31	0.44	8.75	4.70	24.95	57.97	-	35.87
Total liabilities and equity	26,904.19	647.77	C	5,104.52	31.60	658.34	325.70	3,795.21	9,379.17	-	2,554.51

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	C	48.01	30.52	78.27	C	1,597.79	496.62	204.98	40.59	-	342.85
Central banks	C	C	C	0.01	C	21.01	2.97	C	C	-	C
General governments	C	C	1.23	9.73	C	26.82	29.23	6.76	C	-	26.04
Credit institutions	C	3.59	C	8.53	C	69.84	57.18	C	0.97	-	C
Other financial corporations	C	1.39	0.87	15.21	C	228.60	34.17	5.07	1.05	-	22.31
Non-financial corporations	C	13.00	6.89	8.16	C	366.66	109.71	44.69	9.08	-	C
Households	C	27.03	20.54	36.64	C	884.86	263.36	142.48	28.87	-	C
Debt securities issued	C	C	C	8.98	C	595.79	108.81	11.00	2.69	-	276.78
of which: subordinated	C	C	C	C	C	33.27	9.50	2.57	0.76	-	C
Derivatives	C	0.04	0.03	1.16	C	57.85	7.52	0.62	0.03	-	28.15
of which: trading	C	0.04	0.03	0.59	C	46.64	4.88	0.40	0.02	-	C
Provisions ¹⁾	C	C	C	0.33	C	2.52	4.10	3.07	0.16	-	C
Other liabilities ²⁾	C	0.90	1.16	1.02	C	38.70	11.28	7.05	0.80	-	C
Equity	C	6.60	2.73	9.70	C	143.73	65.14	23.35	6.33	-	49.43
Paid-up capital	C	C	1.17	1.79	C	35.45	11.44	8.56	1.49	-	7.54
Reserves	C	1.46	1.19	5.51	C	83.89	42.76	14.14	3.96	-	43.35
Minority interests	C	C	C	C	C	1.57	8.76	2.60	C	-	C
Other comprehensive income	C	C	C	C	C	-2.41	-7.80	-4.88	C	-	-2.26
Other ³⁾	C	0.95	0.39	1.05	C	25.23	9.98	2.93	0.84	-	C
Total liabilities and equity	C	55.85	35.07	99.46	C	2,436.39	693.48	250.07	50.59	-	723.85

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q3 2024)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ⁴⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Deposits	17,169.43	716.02	228.21	C	2,263.17	7,215.12	882.62	149.89	5,660.00	C
Central banks	356.08	9.28	0.25	C	38.30	214.11	5.91	0.01	87.18	C
General governments	765.90	74.22	C	3.65	113.55	248.39	52.75	8.02	257.19	C
Credit institutions	1,865.27	221.43	C	13.58	143.26	628.92	37.74	7.97	776.43	C
Other financial corporations	2,563.74	130.52	114.02	C	148.56	1,286.88	55.13	5.16	807.86	C
Non-financial corporations	4,047.56	120.84	8.39	C	533.77	1,846.79	77.01	39.29	1,413.71	C
Households	7,570.87	159.74	61.49	C	1,285.72	2,990.02	654.09	89.44	2,317.62	C
Debt securities issued	4,512.23	308.11	C	352.47	306.04	1,958.39	146.75	6.39	1,400.57	C
of which: subordinated	330.85	11.73	C	C	35.92	149.48	8.57	1.04	123.70	C
Derivatives	1,731.10	34.60	C	16.73	28.41	912.94	10.76	0.20	707.10	C
of which: trading	1,563.49	29.93	20.04	2.02	16.38	810.80	C	0.17	678.86	C
Provisions ¹⁾	103.70	7.39	1.52	C	17.45	37.41	5.31	0.34	34.16	C
Other liabilities ²⁾	1,539.16	9.17	8.69	C	85.28	888.81	30.41	2.67	499.78	C
Equity	1,848.57	68.39	29.50	C	258.87	670.66	101.56	21.35	657.57	C
Paid-up capital	593.71	31.90	4.78	C	76.21	203.96	35.90	7.38	210.17	C
Reserves	1,078.92	33.15	20.52	C	149.54	408.60	56.41	10.95	384.83	C
Minority interests	53.67	0.22	C	C	13.23	31.70	0.73	C	7.30	C
Other comprehensive income	-93.27	-2.18	C	0.25	-14.07	-45.13	-2.01	-0.00	-30.07	C
Other ³⁾	215.53	5.31	4.24	1.58	33.96	71.52	10.54	C	85.34	C
Total liabilities and equity	26,904.19	1,143.69	321.77	C	2,959.23	11,683.34	1,177.41	180.84	8,959.17	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q3 2024)	Total	Banks with total assets				G-SIBs ⁴⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Deposits	17,169.43	173.92	1,728.86	1,558.59	6,492.94	7,215.12
Central banks	356.08	0.01	15.33	27.52	99.12	214.11
General governments	765.90	7.01	90.96	76.21	343.34	248.39
Credit institutions	1,865.27	7.10	170.20	134.96	924.08	628.92
Other financial corporations	2,563.74	10.83	269.12	217.24	779.66	1,286.88
Non-financial corporations	4,047.56	41.68	262.26	373.03	1,523.80	1,846.79
Households	7,570.87	107.29	920.99	729.63	2,822.93	2,990.02
Debt securities issued	4,512.23	9.19	484.81	408.28	1,651.56	1,958.39
of which: subordinated	330.85	2.03	21.25	24.53	133.57	149.48
Derivatives	1,731.10	0.37	74.33	165.10	578.36	912.94
of which: trading	1,563.49	0.30	54.62	148.51	549.26	810.80
Provisions ¹⁾	103.70	0.75	12.84	12.13	40.57	37.41
Other liabilities ²⁾	1,539.16	4.00	71.32	193.78	381.25	888.81
Equity	1,848.57	23.47	220.61	247.57	686.27	670.66
Paid-up capital	593.71	6.38	71.29	96.90	215.19	203.96
Reserves	1,078.92	14.05	122.68	130.48	403.10	408.60
Minority interests	53.67	0.10	3.62	2.63	15.62	31.70
Other comprehensive income	-93.27	-0.20	-0.62	-7.30	-40.02	-45.13
Other ³⁾	215.53	3.14	23.63	24.86	92.38	71.52
Total liabilities and equity	26,904.19	211.70	2,592.77	2,585.44	9,830.93	11,683.34

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR millions)

Exposure to General governments ⁵⁾	Q4 2023	Q2 2024
SSM		
Belgium	132,237.15	145,531.43
Bulgaria	7,025.23	7,705.03
Germany	227,738.42	243,237.92
Estonia	1,600.05	1,606.40
Ireland	19,164.68	16,967.57
Greece	37,520.60	34,974.53
Spain	359,523.87	361,616.07
France	596,836.48	614,491.65
Croatia	12,280.55	11,870.70
Italy	410,406.59	405,749.89
Cyprus	3,699.38	3,992.76
Latvia	2,699.40	2,705.82
Lithuania	4,448.79	4,597.77
Luxembourg	20,113.89	21,390.83
Malta	2,821.28	2,991.08
Netherlands	113,028.45	115,241.28
Austria	50,835.08	56,387.77
Portugal	43,657.60	47,514.35
Slovenia	5,913.41	6,385.10
Slovakia	17,589.09	19,831.42
Finland	34,729.94	37,268.30
Non-SSM EEA ¹⁾	166,092.99	176,792.62
Non-EEA Europe ²⁾	43,483.04	44,763.89
RoW ³⁾	455,437.81	478,287.93
Total non-domestic unallocated exposure ⁴⁾	58,738.36	68,962.08
Total exposure	2,827,622.13	2,930,864.17

Source: ECB.

Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. In accordance with the applicable regulation, reporting requirements apply to sovereign exposures where the aggregate carrying amount of financial assets from the "General governments" counterparty sector is equal to or higher than 1% of the sum of the total carrying amounts for "Debt securities" and "Loans and advances".

Therefore, the sample of entities in the table may be smaller than the full sample of entities. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision, as well as mergers and acquisitions.

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁵⁾	Italy
SSM											
Belgium	145,531.43	47,311.34	C	6,434.86	C	626.69	316.79	6,500.09	34,034.84	-	7,250.95
Bulgaria	7,705.03	C	C	C	C	C	C	C	C	-	C
Germany	243,237.92	1,006.20	C	157,235.87	C	711.56	2,589.17	721.35	29,049.75	-	24,494.33
Estonia	1,606.40	C	C	C	680.83	C	C	C	C	-	C
Ireland	16,967.57	1,015.38	C	835.25	C	8,182.71	C	92.87	1,718.98	-	2,307.88
Greece	34,974.53	C	C	109.87	C	C	34,744.85	C	14.48	-	50.16
Spain	361,616.07	2,931.44	C	8,270.81	C	1,437.42	3,570.16	256,426.89	21,262.40	-	50,298.88
France	614,491.65	4,349.57	C	11,958.00	C	1,793.97	635.68	4,757.09	542,028.08	-	26,793.58
Croatia	11,870.70	85.68	C	C	C	C	C	C	C	-	5,627.61
Italy	405,749.89	C	C	20,283.15	C	2,818.80	8,075.69	46,792.32	44,152.21	-	277,116.58
Cyprus	3,992.76	C	C	0.51	C	C	1,273.57	C	C	-	C
Latvia	2,705.82	316.65	C	254.54	C	C	38.53	C	C	-	102.17
Lithuania	4,597.77	505.13	C	6.27	693.08	C	C	C	C	-	C
Luxembourg	21,390.83	C	C	493.30	C	88.67	C	1,381.06	8,524.69	-	835.92
Malta	2,991.08	C	C	C	C	C	C	C	C	-	C
Netherlands	115,241.28	390.85	C	1,127.39	C	C	C	C	5,738.75	-	1,234.62
Austria	56,387.77	1,440.88	C	9,133.79	C	66.83	C	C	4,526.80	-	10,086.14
Portugal	47,514.35	C	C	1,196.90	C	C	567.04	11,992.16	6,185.55	-	3,624.54
Slovenia	6,385.10	875.38	C	268.46	C	C	C	C	C	-	1,053.91
Slovakia	19,831.42	C	C	546.86	C	C	C	C	796.95	-	2,862.18
Finland	37,268.30	C	C	1,711.11	C	337.19	C	219.93	2,968.33	-	664.77
Non-SSM EEA ¹⁾	176,792.62	C	C	12,054.04	C	C	663.90	C	23,450.74	-	18,876.53
Non-EEA Europe ²⁾	44,763.89	C	C	5,371.89	C	3,185.81	546.18	6,846.23	16,012.02	-	6,024.65
RoW ³⁾	478,287.93	5,786.56	C	47,660.73	C	7,190.19	C	142,178.37	163,884.66	-	51,049.45
Total non-domestic unallocated exposure ⁴⁾	68,962.08	2,498.53	C	11,403.51	C	1,891.26	C	912.72	21,358.38	-	19,853.56
Total exposure	2,930,864.17	98,181.43	C	296,699.92	2,227.50	37,775.97	56,198.73	492,577.11	927,196.07	-	512,773.55

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
SSM											
Belgium	C	C	C	1,754.48	C	32,427.80	1,626.19	4,513.16	C	-	C
Bulgaria	C	C	C	C	C	C	270.02	C	C	-	C
Germany	C	C	C	735.86	C	14,870.42	3,300.37	2,345.62	433.53	-	C
Estonia	C	C	C	C	C	C	66.59	C	18.45	-	C
Ireland	C	C	C	C	C	452.95	247.60	1,844.02	123.29	-	C
Greece	C	C	C	C	C	C	C	C	C	-	C
Spain	C	C	C	1,133.99	C	7,160.50	498.68	7,744.28	275.49	-	C
France	C	C	C	1,731.40	C	10,865.42	2,471.30	5,830.99	376.24	-	C
Croatia	C	C	C	C	C	C	5,601.58	C	C	-	C
Italy	C	C	C	C	C	2,154.69	558.40	1,437.57	94.59	-	C
Cyprus	C	C	C	C	C	C	C	C	C	-	C
Latvia	C	783.56	C	34.60	C	C	231.20	C	54.72	-	C
Lithuania	C	649.46	2,001.38	C	C	C	250.34	C	44.85	-	C
Luxembourg	C	C	C	C	C	6,131.43	C	C	C	-	C
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	C	C	C	104,480.09	280.39	1,408.90	173.08	-	C
Austria	C	C	C	139.55	C	6,292.62	22,808.13	612.07	372.09	-	C
Portugal	C	C	C	106.00	C	C	218.59	23,306.11	97.19	-	C
Slovenia	C	C	C	C	C	C	1,151.16	C	2,136.03	-	C
Slovakia	C	C	C	229.08	C	C	9,664.75	C	351.27	-	C
Finland	C	C	C	C	C	3,958.77	219.40	C	178.75	-	26,441.39
Non-SSM EEA ¹⁾	C	C	C	C	C	C	46,037.79	C	502.04	-	C
Non-EEA Europe ²⁾	C	C	C	C	C	699.05	3,323.05	C	C	-	C
RoW ³⁾	C	C	C	1,589.16	C	40,843.33	3,098.88	6,118.76	C	-	C
Total non-domestic unallocated exposure ⁴⁾	C	C	C	1,988.20	C	4,687.91	C	C	C	-	1,076.24
Total exposure	C	2,153.68	2,653.40	13,096.60	C	248,855.51	104,631.87	62,606.50	8,599.31	-	53,409.09

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lender	Diversified lenders	G-SIBs ⁵⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
SSM										
Belgium	145,531.43	1,834.91	1,820.24	991.48	C	58,570.46	4,389.96	733.07	67,027.56	C
Bulgaria	7,705.03	C	C	C	666.16	C	C	1,215.90	5,638.80	C
Germany	243,237.92	92,682.31	5,570.64	C	26,986.88	41,167.07	6,186.33	486.29	69,471.82	C
Estonia	1,606.40	C	C	C	144.16	C	C	1,272.82	166.48	C
Ireland	16,967.57	286.63	1,358.82	C	10,461.81	1,936.31	483.19	123.29	2,317.51	C
Greece	34,974.53	C	C	C	34,823.75	C	C	C	115.81	C
Spain	361,616.07	1,206.62	6,015.00	556.28	61,471.27	47,586.33	69,273.43	445.93	C	C
France	614,491.65	3,169.95	3,607.77	69,078.53	21,687.76	358,936.63	C	428.23	47,199.49	C
Croatia	11,870.70	C	C	C	5,379.40	39.53	C	542.03	5,706.71	C
Italy	405,749.89	2,713.98	23,194.28	C	152,003.11	58,343.96	21,993.05	191.65	143,695.77	C
Cyprus	3,992.76	C	C	C	3,961.30	C	C	C	0.53	C
Latvia	2,705.82	95.81	75.65	C	386.41	129.19	C	1,529.96	459.39	C
Lithuania	4,597.77	C	C	C	487.93	60.93	C	3,351.88	480.29	C
Luxembourg	21,390.83	165.75	49.92	C	3,828.23	8,978.26	360.38	C	3,039.58	C
Malta	2,991.08	C	C	C	C	C	C	C	C	C
Netherlands	115,241.28	219.90	402.20	C	2,087.65	9,021.04	2,784.01	183.05	8,101.72	C
Austria	56,387.77	7,097.20	1,039.82	C	23,482.76	6,691.62	659.28	464.00	15,785.36	C
Portugal	47,514.35	526.11	C	C	27,109.51	11,191.37	2,048.14	107.84	6,159.90	C
Slovenia	6,385.10	212.69	C	C	1,326.74	C	98.88	2,234.81	1,968.96	C
Slovakia	19,831.42	419.62	C	C	9,962.48	983.02	187.75	548.37	7,474.30	C
Finland	37,268.30	440.31	276.15	C	829.11	4,316.34	C	286.04	12,189.30	C
Non-SSM EEA ¹⁾	176,792.62	729.23	C	267.94	53,739.89	50,274.78	C	1,227.47	70,117.67	C
Non-EEA Europe ²⁾	44,763.89	526.61	170.96	C	5,936.28	19,726.66	394.40	2,345.77	14,964.80	C
RoW ³⁾	478,287.93	8,367.65	2,416.86	C	21,620.33	291,514.80	1,977.25	391.35	150,557.86	C
Total non-domestic unallocated exposure ⁴⁾	68,962.08	4,953.01	7,229.56	C	11,367.43	20,649.23	1,490.82	C	22,355.97	C
Total exposure	2,930,864.17	126,073.86	54,092.07	C	491,820.55	990,826.58	223,407.25	18,411.43	830,671.97	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2024)	Total	Banks with total assets				G-SIBs ⁵⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
SSM						
Belgium	145,531.43	C	10,877.32	C	41,130.18	58,570.46
Bulgaria	7,705.03	1,223.46	C	C	5,680.52	C
Germany	243,237.92	1,311.13	33,132.00	23,617.69	144,010.04	41,167.07
Estonia	1,606.40	843.88	C	78.43	145.98	C
Ireland	16,967.57	211.19	3,262.25	9,253.49	2,304.32	1,936.31
Greece	34,974.53	C	34,769.04	13.75	103.72	C
Spain	361,616.07	1,174.96	86,240.07	23,124.68	203,490.02	47,586.33
France	614,491.65	1,039.49	87,128.77	12,208.39	155,178.38	358,936.63
Croatia	11,870.70	621.60	135.45	17.27	11,056.84	39.53
Italy	405,749.89	791.94	107,554.14	99,905.18	139,154.66	58,343.96
Cyprus	3,992.76	2,702.09	1,289.83	0.42	C	C
Latvia	2,705.82	1,395.13	490.20	114.20	577.10	129.19
Lithuania	4,597.77	3,442.95	422.31	76.41	595.17	60.93
Luxembourg	21,390.83	C	3,455.05	C	3,115.99	8,978.26
Malta	2,991.08	C	C	C	980.45	C
Netherlands	115,241.28	284.51	C	C	10,166.79	9,021.04
Austria	56,387.77	807.10	11,711.05	2,447.64	34,730.36	6,691.62
Portugal	47,514.35	C	17,796.98	C	8,364.13	11,191.37
Slovenia	6,385.10	2,298.69	450.61	175.96	C	C
Slovakia	19,831.42	637.30	993.98	218.23	16,998.89	983.02
Finland	37,268.30	C	C	4,945.10	8,315.68	4,316.34
Non-SSM EEA ¹⁾	176,792.62	C	9,006.65	C	106,547.28	50,274.78
Non-EEA Europe ²⁾	44,763.89	2,381.17	4,235.61	4,458.25	13,962.20	19,726.66
RoW ³⁾	478,287.93	1,213.33	12,503.44	20,171.59	152,884.77	291,514.80
Total non-domestic unallocated exposure ⁴⁾	68,962.08	1,425.01	15,159.79	5,203.67	26,524.38	20,649.23
Total exposure	2,930,864.17	29,472.27	519,907.75	301,709.97	1,088,947.60	990,826.58

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR billions; percentages)

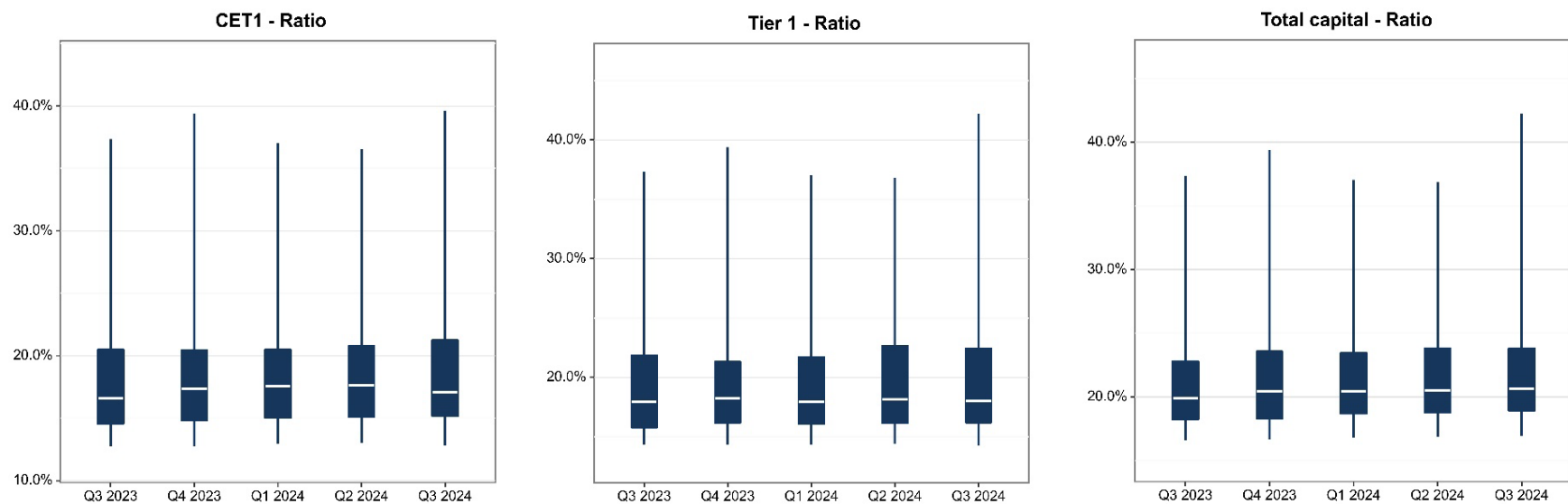
Indicator	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
CET1 amount ^{1) 2)}	1,363.23	1,392.23	1,405.31	1,417.30	1,434.58
Tier 1 amount ²⁾	1,486.64	1,512.55	1,528.50	1,543.03	1,564.37
Total capital amount ²⁾	1,718.60	1,741.12	1,768.41	1,784.13	1,807.34
Total risk exposure amount	8,732.21	8,769.87	8,927.37	8,961.83	9,123.12
CET1 ratio ^{1) 2)}	15.61%	15.88%	15.74%	15.81%	15.72%
Tier 1 ratio ²⁾	17.02%	17.25%	17.12%	17.22%	17.15%
Total capital ratio ²⁾	19.68%	19.85%	19.81%	19.91%	19.81%

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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



T03.01.2 Total capital ratio and its components by country

(EUR billions; percentages)

Country (Q3 2024)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	215.49	46.05	21.37%	40.29	18.70%	37.68	17.49%
Bulgaria	C	C	C	C	C	C	C
Germany	1,534.48	326.62	21.29%	275.11	17.93%	254.02	16.55%
Estonia	13.52	2.99	22.11%	2.92	21.59%	2.88	21.33%
Ireland	282.69	61.20	21.65%	54.85	19.40%	51.75	18.30%
Greece	151.04	30.42	20.14%	25.79	17.07%	24.39	16.15%
Spain	1,501.10	257.85	17.18%	216.51	14.42%	192.42	12.82%
France	2,925.37	564.28	19.29%	493.48	16.87%	459.76	15.72%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	943.79	195.03	20.66%	170.94	18.11%	154.69	16.39%
Cyprus	C	C	C	C	C	C	C
Latvia	24.35	5.86	24.06%	5.54	22.76%	5.54	22.76%
Lithuania	10.70	2.39	22.37%	2.30	21.47%	2.30	21.47%
Luxembourg	36.62	7.82	21.34%	7.50	20.47%	7.20	19.65%
Malta	C	C	C	C	C	C	C
Netherlands	773.21	158.78	20.53%	137.97	17.84%	120.55	15.59%
Austria	320.76	64.30	20.04%	56.05	17.47%	51.05	15.92%
Portugal	105.88	21.46	20.27%	19.51	18.42%	18.93	17.88%
Slovenia	30.52	5.75	18.84%	5.08	16.66%	5.00	16.38%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	226.97	50.02	22.04%	44.76	19.72%	40.85	18.00%
Total	9,123.12	1,807.34	19.81%	1,564.37	17.15%	1,434.58	15.72%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q3 2024)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ²⁾³⁾	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Corporate/wholesale lenders	354.19	70.46	19.89%	58.52	16.52%
Custodian and asset managers	80.61	24.76	30.72%	23.97	29.74%	22.15	27.48%
Development/promotional lenders	C	C	31.25%	C	31.25%	C	30.65%
Diversified lenders	1,189.96	243.63	20.47%	213.59	17.95%	199.19	16.74%
G-SIBs ¹⁾	3,544.88	650.82	18.36%	559.49	15.78%	500.85	14.13%
Retail and consumer credit lenders	508.30	98.56	19.39%	87.80	17.27%	84.24	16.57%
Small market lenders	89.60	19.41	21.66%	18.03	20.13%	17.91	19.99%
Universal and investment banks	3,247.41	665.95	20.51%	569.21	17.53%	520.87	16.04%
Not classified	C	C	C	C	C	C	C
Total	9,123.12	1,807.34	19.81%	1,564.37	17.15%	1,434.58	15.72%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q3 2024)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
		Banks with total assets					
Less than €30 billion	95.38	21.42	22.46%	19.70	20.66%	19.20	20.13%
Between €30 billion and €100 billion	936.85	204.91	21.87%	183.26	19.56%	175.78	18.76%
Between €100 billion and €200 billion	1,103.08	234.81	21.29%	212.38	19.25%	204.23	18.51%
More than €200 billion	3,442.93	695.39	20.20%	589.53	17.12%	534.52	15.53%
G-SIBs ¹⁾	3,544.88	650.82	18.36%	559.49	15.78%	500.85	14.13%
Total	9,123.12	1,807.34	19.81%	1,564.37	17.15%	1,434.58	15.72%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

T03.02.1 CET1 ratio¹⁾ band by reference period

(number of institutions)

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

Source: ECB.

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

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

T03.02.2 CET1 ratio²⁾ band by country

(number of institutions)

Country (Q3 2024)	CET1 ratio ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	2	3
Bulgaria	-	-	1
Germany	-	18	6
Estonia	-	1	2
Ireland	-	3	2
Greece	-	4	-
Spain	-	10	-
France	-	8	3
Croatia ¹⁾	-	-	-
Italy	-	8	4
Cyprus	-	1	-
Latvia	-	2	1
Lithuania	-	2	1
Luxembourg	-	1	2
Malta	-	1	1
Netherlands	-	4	3
Austria	-	5	1
Portugal	-	2	1
Slovenia	-	3	-
Slovakia ¹⁾	-	-	-
Finland	-	1	2
Total	-	76	33

Source: ECB.

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

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

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

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

(number of institutions)

Category (Q3 2024)	CET1 ratio ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
Less than €30 billion	-	10	8
Between €30 billion and €100 billion	-	27	17
Between €100 billion and €200 billion	-	12	7
More than €200 billion	-	20	1
G-SIBs ¹⁾	-	7	-
Total	-	76	33

Source: ECB.

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

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

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

T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

Leverage ratio and its components	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Exposure values	26,515.77	26,115.34	26,866.13	26,917.87	27,272.72
Other on-balance sheet items	22,173.41	21,991.64	22,334.13	22,343.14	22,567.88
Derivatives	913.53	927.11	966.58	985.91	987.92
Securities financing transactions	1,980.31	1,799.29	2,063.04	2,084.03	2,193.50
Regular-way purchases and sales awaiting settlement	47.08	15.01	71.43	81.58	79.77
Cash pooling arrangements	21.22	21.42	22.46	21.59	22.78
Off-balance sheet items	2,022.39	2,018.66	2,077.78	2,079.25	2,108.29
Deductions of exposures promoting public policy objectives	-642.18	-657.78	-669.30	-677.62	-687.41
Fully phased-in definition					
Tier 1 capital	1,474.84	1,504.51	1,523.30	1,538.90	1,559.44
Total exposure	26,332.75	25,931.82	26,682.45	26,732.96	27,084.85
Exposure values	26,515.77	26,115.34	26,866.13	26,917.87	27,272.72
Asset amount deducted from Tier 1 capital	-183.02	-183.52	-183.69	-184.91	-187.87
Leverage ratio (fully phased-in definition)	5.60%	5.80%	5.71%	5.76%	5.76%
Transitional definition					
Tier 1 capital	1,486.64	1,512.65	1,528.60	1,543.13	1,564.37
Total exposure	26,338.76	25,937.59	26,685.29	26,735.68	27,088.63
Exposure values	26,515.77	26,115.34	26,866.13	26,917.87	27,272.72
Asset amount deducted or added from Tier 1 capital	-177.00	-177.75	-180.84	-182.19	-184.09
Leverage ratio (transitional definition)	5.64%	5.83%	5.73%	5.77%	5.77%

Source: ECB.

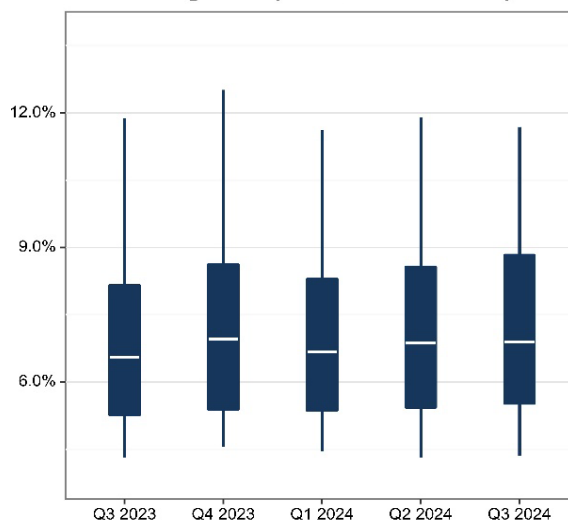
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

C: the value is suppressed for confidentiality reasons.

Leverage ratio (fully phased-in definition)



Leverage ratio (transitional definition)



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁾	Italy
Exposure values	27,272.72	694.21	C	4,811.99	33.08	696.36	338.95	4,010.05	9,384.68	-	2,778.68
Other on-balance sheet items	22,567.88	601.06	C	3,686.81	31.49	495.65	319.40	3,390.55	7,695.76	-	2,346.89
Derivatives	987.92	5.43	C	337.77	0.16	29.06	2.64	86.74	381.47	-	51.19
Securities financing transactions	2,193.50	40.12	C	479.49	C	62.80	4.11	243.11	939.14	-	133.80
Regular-way purchases and sales awaiting settlement	79.77	0.52	C	-13.86	C	C	C	C	C	-	3.60
Cash pooling arrangements	22.78	C	C	4.82	C	C	C	C	C	-	C
Off-balance sheet items	2,108.29	43.20	C	385.17	1.43	86.42	12.63	255.63	771.01	-	240.72
Deductions of exposures promoting public policy objectives	-687.41	C	C	-68.22	C	C	C	C	-427.33	-	C
Fully phased-in definition											
Tier 1 capital	1,559.44	40.26	C	274.15	2.92	54.85	25.79	216.37	491.66	-	169.16
Total exposure	27,084.85	691.22	C	4,786.59	33.00	689.93	333.78	3,972.84	9,317.17	-	2,754.44
Exposure values	27,272.72	694.21	C	4,811.99	33.08	696.36	338.95	4,010.05	9,384.68	-	2,778.68
Asset amount deducted from Tier 1 capital	-187.87	-2.99	C	-25.40	-0.09	-6.43	-5.16	-37.22	-67.51	-	-24.24
Leverage ratio (fully phased-in definition)	5.76%	5.82%	C	5.73%	8.85%	7.95%	7.73%	5.45%	5.28%	-	6.14%
Transitional definition											
Tier 1 capital	1,564.37	40.29	C	275.11	2.92	54.85	25.79	216.51	493.48	-	170.94
Total exposure	27,088.63	691.25	C	4,787.83	33.00	689.94	333.78	3,972.97	9,317.75	-	2,756.16
Exposure values	27,272.72	694.21	C	4,811.99	33.08	696.36	338.95	4,010.05	9,384.68	-	2,778.68
Asset amount deducted or added from Tier 1 capital	-184.09	-2.96	C	-24.16	-0.09	-6.42	-5.16	-37.08	-66.93	-	-22.52
Leverage ratio (transitional definition)	5.77%	5.83%	C	5.75%	8.85%	7.95%	7.73%	5.45%	5.30%	-	6.20%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	C	58.36	36.32	104.79	C	2,459.05	750.24	265.70	53.18	-	732.52
Other on-balance sheet items	C	55.60	32.96	93.45	C	2,160.55	646.35	248.60	50.00	-	651.62
Derivatives	C	C	0.11	0.97	C	61.42	4.75	2.35	0.16	-	23.24
Securities financing transactions	C	C	C	4.41	C	190.76	54.95	1.00	C	-	C
Regular-way purchases and sales awaiting settlement	C	C	C	C	C	C	C	C	C	-	C
Cash pooling arrangements	C	C	C	C	C	C	C	C	C	-	C
Off-balance sheet items	C	2.34	1.78	5.97	C	188.16	44.04	13.75	2.55	-	51.30
Deductions of exposures promoting public policy objectives	C	C	C	C	C	-154.51	C	C	C	-	C
Fully phased-in definition											
Tier 1 capital	C	5.54	2.29	7.50	C	137.98	55.92	19.47	5.08	-	44.76
Total exposure	C	58.24	36.25	103.61	C	2,450.80	747.03	264.52	52.95	-	728.12
Exposure values	C	58.36	36.32	104.79	C	2,459.05	750.24	265.70	53.18	-	732.52
Asset amount deducted from Tier 1 capital	C	-0.12	-0.06	-1.18	C	-8.25	-3.22	-1.18	-0.23	-	-4.40
Leverage ratio (fully phased-in definition)	C	9.52%	6.31%	7.23%	C	5.63%	7.49%	7.36%	9.60%	-	6.15%
Transitional definition											
Tier 1 capital	C	5.54	2.30	7.50	C	137.97	56.05	19.51	5.08	-	44.76
Total exposure	C	58.24	36.26	103.61	C	2,450.80	747.04	264.53	52.95	-	728.12
Exposure values	C	58.36	36.32	104.79	C	2,459.05	750.24	265.70	53.18	-	732.52
Asset amount deducted or added from Tier 1 capital	C	-0.12	-0.06	-1.18	C	-8.24	-3.20	-1.17	-0.23	-	-4.40
Leverage ratio (transitional definition)	C	9.52%	6.33%	7.23%	C	5.63%	7.50%	7.37%	9.60%	-	6.15%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (business model)

(EUR billions; percentages)

Leverage ratio and its components (Q3 2024)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ¹⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Exposure values	27,272.72	1,113.95	323.49	C	3,096.05	11,915.99	1,171.52	190.28	9,208.96	C
Other on-balance sheet items	22,567.88	1,005.12	250.72	434.84	2,825.18	9,408.35	1,161.33	179.59	C	C
Derivatives	987.92	25.83	15.78	0.20	C	510.88	7.48	0.85	405.50	C
Securities financing transactions	2,193.50	50.52	43.88	0.38	91.59	1,241.33	19.90	C	744.00	C
Regular-way purchases and sales awaiting settlement	79.77	0.14	C	C	1.44	C	0.05	0.09	41.95	C
Cash pooling arrangements	22.78	C	C	C	0.34	C	C	0.11	14.17	C
Off-balance sheet items	2,108.29	C	7.06	37.59	156.14	972.96	43.97	9.13	780.70	C
Deductions of exposures promoting public policy objectives	-687.41	-68.33	C	-236.86	C	-255.28	C	C	C	C
Fully phased-in definition										
Tier 1 capital	1,559.44	58.38	23.97	C	213.23	556.79	87.76	17.99	567.55	C
Total exposure	27,084.85	1,110.34	320.53	C	3,070.74	11,818.80	1,164.01	189.69	9,163.45	C
Exposure values	27,272.72	1,113.95	323.49	C	3,096.05	11,915.99	1,171.52	190.28	9,208.96	C
Asset amount deducted from Tier 1 capital	-187.87	-3.61	-2.96	C	-25.31	-97.19	-7.52	-0.59	-45.51	C
Leverage ratio (fully phased-in definition)	5.76%	5.26%	7.48%	14.26%	6.94%	4.71%	7.54%	9.49%	6.19%	C
Transitional definition										
Tier 1 capital	1,564.37	58.52	23.97	C	213.59	559.49	87.80	18.03	569.21	C
Total exposure	27,088.63	1,110.48	320.53	C	3,070.89	11,820.58	1,164.05	189.73	9,165.08	C
Exposure values	27,272.72	1,113.95	323.49	C	3,096.05	11,915.99	1,171.52	190.28	9,208.96	C
Asset amount deducted or added from Tier 1 capital	-184.09	-3.48	-2.96	C	-25.16	-95.42	-7.47	-0.55	-43.88	C
Leverage ratio (transitional definition)	5.77%	5.27%	7.48%	14.26%	6.96%	4.73%	7.54%	9.50%	6.21%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q3 2024)	Total	Banks with total assets				G-SIBs ¹⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Exposure values	27,272.72	221.47	2,509.21	2,620.43	10,005.62	11,915.99
Other on-balance sheet items	22,567.88	206.71	2,368.45	2,258.28	8,326.08	9,408.35
Derivatives	987.92	0.77	47.11	95.98	333.17	510.88
Securities financing transactions	2,193.50	3.37	98.97	132.74	717.09	1,241.33
Regular-way purchases and sales awaiting settlement	79.77	0.01	C	33.62	0.44	C
Cash pooling arrangements	22.78	C	C	C	13.00	C
Off-balance sheet items	2,108.29	10.55	125.57	197.59	801.62	972.96
Deductions of exposures promoting public policy objectives	-687.41	C	-147.07	C	-185.78	-255.28
Fully phased-in definition						
Tier 1 capital	1,559.44	19.66	181.80	212.25	588.93	556.79
Total exposure	27,084.85	220.28	2,490.98	2,600.01	9,954.78	11,818.80
Exposure values	27,272.72	221.47	2,509.21	2,620.43	10,005.62	11,915.99
Asset amount deducted from Tier 1 capital	-187.87	-1.18	-18.23	-20.42	-50.84	-97.19
Leverage ratio (fully phased-in definition)	5.76%	8.92%	7.30%	8.16%	5.92%	4.71%
Transitional definition						
Tier 1 capital	1,564.37	19.70	183.26	212.38	589.53	559.49
Total exposure	27,088.63	220.33	2,492.38	2,600.12	9,955.23	11,820.58
Exposure values	27,272.72	221.47	2,509.21	2,620.43	10,005.62	11,915.99
Asset amount deducted or added from Tier 1 capital	-184.09	-1.14	-16.83	-20.31	-50.39	-95.42
Leverage ratio (transitional definition)	5.77%	8.94%	7.35%	8.17%	5.92%	4.73%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
LR ¹⁾ ≤ 3%	-	-	-	-	-
3% < LR ≤ 6%	45	40	39	39	38
LR > 6%	64	67	71	71	71
Total	109	107	110	110	109

Source: ECB.

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

1) LR stands for Leverage Ratio.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q3 2024)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	3	2
Bulgaria	-	-	1
Germany	-	10	14
Estonia	-	-	3
Ireland	-	1	4
Greece	-	-	4
Spain	-	6	4
France	-	5	6
Croatia ¹⁾	-	-	-
Italy	-	5	7
Cyprus	-	-	1
Latvia	-	-	3
Lithuania	-	1	2
Luxembourg	-	1	2
Malta	-	1	1
Netherlands	-	3	4
Austria	-	1	5
Portugal	-	-	3
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	1	2
Total	-	38	71

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q3 2024)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
Less than €30 billion	-	2	16
Between €30 billion and €100 billion	-	12	32
Between €100 billion and €200 billion	-	4	15
More than €200 billion	-	13	8
G-SIBs ¹⁾	-	7	-
Total	-	38	71

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

T03.05.1 Risk exposures composition¹⁾ by reference period

(EUR billions; percentages)

Risk exposures	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Credit risk-weighted exposure amounts	7,379.59	7,358.66	7,505.30	7,546.52	7,694.20
Standardised approach (SA)	2,938.70	2,956.84	2,998.18	3,014.44	3,132.96
of which: exposures to institutions	131.46	129.62	135.63	135.17	140.23
of which: exposures to corporates	1,081.34	1,101.39	1,107.63	1,127.71	1,165.96
of which: exposures to retail	519.76	518.57	524.90	528.05	551.84
of which: exposures secured by mortgages on immovable property	315.99	315.54	316.43	317.40	315.70
Internal ratings based approach (IRB)	4,302.66	4,252.25	4,357.65	4,383.60	4,409.15
of which: exposures to institutions	191.52	186.19	198.20	198.98	197.37
of which: exposures to corporates	2,497.12	2,453.17	2,522.41	2,554.53	2,564.60
of which: exposures to retail	408.41	414.40	415.61	420.86	423.12
of which: exposures to retail secured by real estate	584.99	582.62	589.98	594.56	613.09
Risk exposure for contributions to the default fund of a CCP ¹⁾	14.20	14.45	14.35	14.62	14.82
Securitisation positions	124.02	135.13	135.12	133.86	137.26
Settlement/delivery risk exposure amount	0.96	0.91	0.84	0.95	0.68
Market risk exposure amount	330.85	329.51	349.46	344.16	346.04
Market risk exposure under SA ²⁾	142.29	150.02	153.61	153.13	155.22
Market risk exposure under IM approach ³⁾	188.56	179.49	195.85	191.02	190.82
Operational risk exposure amount	844.38	891.56	906.94	910.46	917.42
Operational risk exposure under BIA ⁴⁾	62.04	68.43	70.30	71.54	76.77
Operational risk exposure under TSA/ASA ⁵⁾	422.94	459.59	467.60	467.73	470.69
Operational risk exposure under AMA ⁶⁾	359.41	363.54	369.05	371.19	369.96
Risk exposure for credit valuation adjustment	76.31	76.57	73.74	68.87	67.74
Other⁷⁾	100.11	112.66	91.08	90.88	97.04
Total risk exposure amount	8,732.21	8,769.87	8,927.37	8,961.83	9,123.12

Risk weights SA vs. IRB - Credit Risk	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Standardised approach (SA)					
Risk weights of exposures to institutions ⁹⁾	15.25%	15.06%	15.47%	15.33%	15.45%
Risk weights of exposures to corporates ⁹⁾	85.55%	85.68%	85.51%	84.93%	85.05%
Risk weights of exposures to retail ⁹⁾	68.99%	68.85%	68.89%	68.59%	69.00%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.27%	38.49%	38.44%	38.42%	38.44%
Internal ratings based approach (IRB)					
Risk weights of exposures to institutions ⁹⁾	17.49%	17.07%	17.33%	17.79%	18.48%
Risk weights of exposures to corporates ⁹⁾	45.50%	45.12%	45.98%	46.07%	46.86%
Risk weights of exposures to retail ⁹⁾	30.76%	31.10%	31.38%	31.53%	32.00%
Risk weights of exposures to retail secured by real estate ⁹⁾	13.82%	13.76%	13.97%	14.04%	14.39%

Source: ECB.

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

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

2) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

T03.05.2 Risk exposures composition¹⁾ by country/1

(EUR billions; percentages)

Risk exposures (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁰⁾	Italy
Credit risk-weighted exposure amounts	7,694.20	186.70	C	1,216.19	11.68	234.05	132.66	1,317.07	2,529.18	-	790.30
Standardised approach (SA)	3,132.96	62.44	C	427.31	8.84	169.05	129.11	663.61	937.48	-	338.02
of which: exposures to institutions	140.23	2.32	C	23.31	C	11.64	5.42	21.69	36.07	-	20.49
of which: exposures to corporates	1,165.96	24.36	C	216.62	4.32	106.56	53.82	183.06	335.47	-	92.29
of which: exposures to retail	551.84	6.68	C	60.20	1.16	10.78	10.49	167.68	178.13	-	42.96
of which: exposures secured by mortgages on immovable property	315.70	6.13	C	18.83	2.69	20.29	17.19	79.59	69.87	-	37.18
Internal ratings based approach (IRB)	4,409.15	123.93	C	749.94	C	C	C	638.60	1,543.02	-	431.74
of which: exposures to institutions	197.37	5.01	C	50.73	C	C	C	C	63.57	-	C
of which: exposures to corporates	2,564.60	75.68	C	461.33	C	C	C	349.70	860.78	-	259.31
of which: exposures to retail	423.12	7.73	C	58.55	C	C	C	86.85	168.02	-	43.70
of which: exposures to retail secured by real estate	613.09	18.89	C	66.19	C	C	C	119.56	164.15	-	60.90
Risk exposure for contributions to the default fund of a CCP ²⁾	14.82	0.10	C	4.42	C	C	C	C	8.12	-	0.50
Securitisation positions	137.26	0.23	C	34.52	C	9.40	3.54	C	40.56	-	20.04
Settlement/delivery risk exposure amount	0.68	C	C	0.24	C	0.01	C	C	C	-	0.02
Market risk exposure amount	346.04	3.93	C	124.61	0.13	16.82	2.79	35.49	84.41	-	31.29
Market risk exposure under SA ³⁾	155.22	0.99	C	58.95	C	6.01	0.89	18.15	28.70	-	17.63
Market risk exposure under IM approach ⁴⁾	190.82	2.94	C	65.65	C	10.81	1.90	17.34	55.71	-	13.66
Operational risk exposure amount	917.42	21.47	C	156.07	1.43	24.84	15.04	138.02	275.69	-	114.19
Operational risk exposure under BIA ⁵⁾	76.77	C	C	C	1.27	C	C	C	14.19	-	22.58
Operational risk exposure under TSA/ASA ⁶⁾	470.69	C	C	72.75	C	C	13.93	131.41	97.72	-	29.59
Operational risk exposure under AMA ⁷⁾	369.96	C	C	C	C	C	C	C	163.78	-	62.02
Risk exposure for credit valuation adjustment	67.74	C	C	29.18	C	4.12	0.52	C	20.18	-	2.91
Other⁸⁾	97.04	2.10	C	8.21	C	2.84	C	7.44	C	-	5.08
Total risk exposure amount	9,123.12	215.49	C	1,534.48	13.52	282.69	151.04	1,501.10	2,925.37	-	943.79
Risk weights SA vs. IRB - Credit Risk (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia¹⁰⁾	Italy
Standardised approach (SA)											
Risk weights of exposures to institutions ⁹⁾	15.45%	19.88%	C	6.63%	C	33.24%	38.71%	26.19%	14.00%	-	27.23%
Risk weights of exposures to corporates ⁹⁾	85.05%	78.34%	C	85.18%	87.72%	90.17%	78.11%	91.58%	81.37%	-	80.54%
Risk weights of exposures to retail ⁹⁾	69.00%	66.20%	C	72.29%	65.40%	72.49%	69.16%	68.47%	68.97%	-	64.18%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.44%	38.75%	C	36.94%	35.79%	55.38%	39.36%	36.00%	40.53%	-	36.79%
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions ⁹⁾	18.48%	22.66%	C	18.27%	C	C	C	C	19.02%	-	C
Risk weights of exposures to corporates ⁹⁾	46.86%	59.56%	C	40.16%	C	C	C	58.92%	48.01%	-	48.12%
Risk weights of exposures to retail ⁹⁾	32.00%	22.40%	C	35.32%	C	C	C	50.59%	24.90%	-	33.56%
Risk weights of exposures to retail secured by real estate ⁹⁾	14.39%	9.38%	C	14.88%	C	C	C	18.27%	11.15%	-	19.17%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

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

T03.05.2 Risk exposures composition¹⁾ by country/2

(EUR billions; percentages)

Risk exposures (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁰⁾	Finland
Credit risk-weighted exposure amounts	C	21.24	9.04	31.01	C	622.50	263.09	91.16	25.67	-	188.50
Standardised approach (SA)	C	5.16	4.69	11.39	C	85.99	106.94	58.61	C	-	74.60
of which: exposures to institutions	C	C	1.27	1.06	C	7.41	2.83	1.73	0.91	-	0.97
of which: exposures to corporates	C	1.22	0.57	6.41	C	40.24	37.15	20.01	9.28	-	C
of which: exposures to retail	C	0.94	1.32	0.06	C	19.65	17.94	7.21	9.05	-	12.71
of which: exposures secured by mortgages on immovable property	C	C	C	C	C	8.05	14.73	C	2.14	-	C
Internal ratings based approach (IRB)	C	C	C	C	C	529.43	152.99	C	C	-	C
of which: exposures to institutions	C	C	C	C	C	13.93	C	C	C	-	C
of which: exposures to corporates	C	C	C	C	C	325.85	99.93	C	C	-	C
of which: exposures to retail	C	C	C	C	C	23.08	16.02	C	C	-	C
of which: exposures to retail secured by real estate	C	C	C	C	C	98.35	19.57	C	C	-	C
Risk exposure for contributions to the default fund of a CCP ²⁾	C	C	C	C	C	1.08	0.01	C	C	-	C
Securitisation positions	C	C	0.41	C	C	5.99	3.14	C	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	C	C	C	-	C
Market risk exposure amount	C	0.03	0.10	0.42	C	18.72	16.97	2.76	C	-	6.00
Market risk exposure under SA ³⁾	C	C	C	C	C	C	12.82	C	C	-	C
Market risk exposure under IM approach ⁴⁾	C	C	C	C	C	C	4.15	C	C	-	C
Operational risk exposure amount	C	2.61	1.45	3.47	C	86.37	36.72	11.09	3.25	-	23.31
Operational risk exposure under BIA ⁵⁾	C	C	1.20	C	C	C	C	C	C	-	C
Operational risk exposure under TSA/ASA ⁶⁾	C	C	C	C	C	C	18.66	C	C	-	22.81
Operational risk exposure under AMA ⁷⁾	C	C	C	C	C	66.82	C	C	C	-	C
Risk exposure for credit valuation adjustment	C	C	C	0.15	C	C	C	C	0.03	-	C
Other⁸⁾	C	0.45	C	C	C	41.57	3.16	C	C	-	8.16
Total risk exposure amount	C	24.35	10.70	36.62	C	773.21	320.76	105.88	30.52	-	226.97
Risk weights SA vs. IRB - Credit Risk (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁰⁾	Finland
Standardised approach (SA)											
Risk weights of exposures to institutions ⁹⁾	C	C	29.63%	31.19%	C	25.61%	18.90%	24.03%	33.67%	-	21.26%
Risk weights of exposures to corporates ⁹⁾	C	86.03%	88.15%	74.59%	C	83.78%	93.81%	94.84%	92.26%	-	C
Risk weights of exposures to retail ⁹⁾	C	64.68%	72.80%	74.10%	C	71.53%	68.93%	68.96%	70.68%	-	72.24%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	C	C	C	C	C	38.97%	37.57%	C	37.58%	-	C
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions ⁹⁾	C	C	C	C	C	C	C	C	C	-	C
Risk weights of exposures to corporates ⁹⁾	C	C	C	C	C	37.67%	60.83%	C	C	-	C
Risk weights of exposures to retail ⁹⁾	C	C	C	C	C	39.37%	46.24%	C	C	-	C
Risk weights of exposures to retail secured by real estate ⁹⁾	C	C	C	C	C	12.66%	19.85%	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.

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

2) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

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

7) AMA stands for advanced measurement approach.

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

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

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

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

(EUR billions; percentages)

Risk exposures (Q3 2024)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ¹⁰⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Credit risk-weighted exposure amounts	7,694.20	310.82	55.62	C	1,008.45	3,011.39	456.90	78.22	2,674.81	C
Standardised approach (SA)	3,132.96	67.61	39.84	95.25	549.44	966.02	384.19	C	973.91	C
of which: exposures to institutions	140.23	4.05	4.30	C	26.80	25.19	18.68	4.33	54.29	C
of which: exposures to corporates	1,165.96	33.41	16.72	C	179.63	303.78	131.08	18.06	440.31	C
of which: exposures to retail	551.84	5.53	3.52	C	72.85	230.61	72.57	16.95	143.72	C
of which: exposures secured by mortgages on immovable property	315.70	7.98	5.81	C	96.72	85.85	42.15	8.61	66.11	C
Internal ratings based approach (IRB)	4,409.15	236.31	C	C	445.09	1,966.66	72.05	22.83	1,651.39	C
of which: exposures to institutions	197.37	16.05	C	C	10.60	89.05	C	C	78.11	C
of which: exposures to corporates	2,564.60	192.73	C	C	270.55	1,106.20	12.66	14.66	956.04	C
of which: exposures to retail	423.12	C	C	C	45.27	203.38	24.44	C	142.82	C
of which: exposures to retail secured by real estate	613.09	1.86	C	C	87.67	265.96	29.27	5.40	222.94	C
Risk exposure for contributions to the default fund of a CCP ²⁾	14.82	0.32	0.15	C	0.10	10.84	C	C	3.33	C
Securitisation positions	137.26	6.57	C	1.00	13.82	67.88	C	0.14	46.19	C
Settlement/delivery risk exposure amount	0.68	C	C	C	0.03	0.14	C	C	0.47	C
Market risk exposure amount	346.04	14.20	6.12	C	30.70	120.38	8.47	1.91	163.47	C
Market risk exposure under SA ³⁾	155.22	6.52	C	C	22.80	39.74	C	C	71.53	C
Market risk exposure under IM approach ⁴⁾	190.82	7.67	C	C	7.90	80.64	C	C	91.93	C
Operational risk exposure amount	917.42	C	17.38	6.18	138.50	382.26	39.47	8.59	299.24	C
Operational risk exposure under BIA ⁵⁾	76.77	C	C	C	24.68	C	5.42	4.79	24.68	C
Operational risk exposure under TSA/ASA ⁶⁾	470.69	22.92	9.29	1.88	91.36	C	C	2.93	167.03	C
Operational risk exposure under AMA ⁷⁾	369.96	C	C	C	22.47	233.13	C	0.87	107.54	C
Risk exposure for credit valuation adjustment	67.74	3.30	1.31	2.27	3.45	17.91	3.13	C	36.29	C
Other⁸⁾	97.04	0.99	C	C	8.82	12.80	C	0.82	73.13	C
Total RWA	9,123.12	354.19	80.61	C	1,189.96	3,544.88	508.30	89.60	3,247.41	C
Risk weights SA vs. IRB - Credit Risk (Q3 2024)	Total	Corporate/wholesale lender	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ¹⁰⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Standardised approach (SA)										
Risk weights of exposures to institutions ⁹⁾	15.45%	3.69%	15.63%	28.36%	29.32%	11.59%	23.75%	25.69%	15.19%	C
Risk weights of exposures to corporates ⁹⁾	85.05%	85.25%	93.42%	78.75%	85.82%	83.63%	90.58%	90.51%	84.33%	C
Risk weights of exposures to retail ⁹⁾	69.00%	65.49%	64.00%	C	67.65%	68.98%	71.55%	70.09%	68.71%	C
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.44%	38.84%	35.77%	C	38.60%	38.61%	36.20%	40.52%	39.33%	C
Internal ratings based approach (IRB)										
Risk weights of exposures to institutions ⁹⁾	18.48%	12.24%	C	C	19.05%	20.85%	C	C	18.03%	C
Risk weights of exposures to corporates ⁹⁾	46.86%	41.30%	C	C	59.18%	41.71%	54.00%	76.21%	52.18%	C
Risk weights of exposures to retail ⁹⁾	32.00%	C	C	C	36.01%	30.00%	34.74%	C	33.82%	C
Risk weights of exposures to retail secured by real estate ⁹⁾	14.39%	10.92%	C	C	18.41%	13.34%	14.47%	27.95%	14.36%	C

Source: ECB.

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

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

2) CCP stands for central counterparty.

3) SA stands for standardised approach.

4) IM stands for internal model.

5) BIA stands for basic indicator approach.

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

7) AMA stands for advanced measurement approach.

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

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

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

T03.05.3 Risk exposures composition¹⁾ by classification (size)

(EUR billions; percentages)

Risk exposures (Q3 2024)	Total	Total assets				G-SIBs ¹⁰⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Credit risk-weighted exposure amounts	7,694.20	82.28	805.70	923.52	2,871.31	3,011.39
Standardised approach (SA)	3,132.96	72.64	551.09	663.02	880.18	966.02
of which: exposures to institutions	140.23	4.23	33.02	29.29	48.51	25.19
of which: exposures to corporates	1,165.96	25.11	231.45	271.59	334.03	303.78
of which: exposures to retail	551.84	19.36	54.06	94.14	153.67	230.61
of which: exposures secured by mortgages on immovable property	315.70	12.54	86.91	69.66	60.75	85.85
Internal ratings based approach (IRB)	4,409.15	9.10	239.46	251.89	1,942.05	1,966.66
of which: exposures to institutions	197.37	C	C	7.23	96.19	89.05
of which: exposures to corporates	2,564.60	7.03	120.30	174.23	1,156.85	1,106.20
of which: exposures to retail	423.12	0.31	45.87	15.73	157.84	203.38
of which: exposures to retail secured by real estate	613.09	1.40	49.39	44.41	251.92	265.96
Risk exposure for contributions to the default fund of a CCP ²⁾	14.82	C	C	C	2.95	10.84
Securitisation positions	137.26	C	C	C	46.12	67.88
Settlement/delivery risk exposure amount	0.68	C	C	C	0.20	0.14
Market risk exposure amount	346.04	2.10	18.77	55.22	149.58	120.38
Market risk exposure under SA ³⁾	155.22	C	C	C	81.44	39.74
Market risk exposure under IM approach ⁴⁾	190.82	C	C	C	68.14	80.64
Operational risk exposure amount	917.42	10.45	96.34	97.33	331.04	382.26
Operational risk exposure under BIA ⁵⁾	76.77	6.63	24.64	C	22.38	C
Operational risk exposure under TSA/ASA ⁶⁾	470.69	C	64.56	72.45	189.49	C
Operational risk exposure under AMA ⁷⁾	369.96	C	7.14	C	119.17	233.13
Risk exposure for credit valuation adjustment	67.74	C	C	16.92	22.61	17.91
Other⁸⁾	97.04	C	5.78	C	68.18	12.80
Total risk exposure amount	9,123.12	95.38	936.85	1,103.08	3,442.93	3,544.88

Risk weights SA vs. IRB - Credit Risk (Q3 2024)	Total	Total assets				G-SIBs ¹⁰⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Standardised approach (SA)						
Risk weights of exposures to institutions ⁹⁾	15.45%	32.44%	22.30%	25.73%	11.68%	11.59%
Risk weights of exposures to corporates ⁹⁾	85.05%	89.89%	86.20%	88.55%	82.57%	83.63%
Risk weights of exposures to retail ⁹⁾	69.00%	70.54%	66.30%	70.37%	69.01%	68.98%
Risk weights of exposures secured by mortgages on immovable property ⁹⁾	38.44%	39.76%	37.91%	38.74%	38.33%	38.61%
Internal ratings based approach (IRB)						
Risk weights of exposures to institutions ⁹⁾	18.48%	C	15.70%	17.69%	16.90%	20.85%
Risk weights of exposures to corporates ⁹⁾	46.86%	67.89%	48.68%	62.81%	50.59%	41.71%
Risk weights of exposures to retail ⁹⁾	32.00%	30.91%	37.88%	26.48%	34.12%	30.00%
Risk weights of exposures to retail secured by real estate ⁹⁾	14.39%	17.51%	15.41%	17.77%	14.91%	13.34%

Source: ECB.

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

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7) AMA stands for advanced measurement approach.

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

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

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

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

(EUR billions; percentages)

Parameters and type of counterparty (Q3 2024)	Residence of the obligor ¹⁾													
	AT	BE	CH	CZ	DE	ES	FR	GB	IE	IT	LU	NL	SE	US
PD assigned to the obligor grade or pool (%)														
Institutions	0.13%	0.22%	0.07%	0.17%	0.14%	0.18%	0.10%	0.13%	0.29%	0.90%	0.14%	0.35%	0.06%	0.10%
Corporates	1.21%	2.22%	0.85%	2.04%	1.84%	1.35%	1.63%	0.93%	1.21%	2.78%	0.96%	1.32%	0.73%	1.57%
of which: SME	3.27%	2.82%	1.61%	3.32%	1.76%	1.64%	1.85%	2.44%	4.34%	6.11%	2.91%	2.33%	C	2.06%
Retail	1.35%	0.98%	0.74%	1.36%	1.02%	1.52%	1.28%	1.43%	1.21%	1.89%	0.96%	0.70%	C	1.77%
Retail - Secured by immovable property - Non-SME	0.98%	0.69%	0.72%	0.98%	0.79%	1.08%	0.67%	1.35%	0.98%	1.12%	0.71%	0.60%	C	0.90%
Qualifying Revolving	C	C	1.74%	3.64%	0.88%	2.13%	2.02%	2.22%	C	4.49%	1.89%	C	1.05%	1.41%
Other Retail	2.17%	1.95%	1.03%	2.34%	1.93%	2.55%	1.83%	2.40%	C	3.38%	2.16%	2.84%	1.70%	C
Exposure weighted average lgd (%)														
Institutions	21.94%	22.28%	33.07%	29.73%	26.65%	25.49%	26.87%	28.47%	33.36%	24.92%	25.92%	28.78%	22.08%	40.45%
Corporates	36.47%	29.69%	31.19%	32.80%	36.21%	41.39%	36.33%	33.67%	25.46%	36.12%	30.78%	27.46%	30.77%	27.71%
of which: SME	33.92%	30.05%	30.53%	31.01%	32.46%	43.11%	36.31%	29.92%	40.11%	38.53%	30.60%	19.64%	C	18.39%
Retail	28.13%	17.76%	20.87%	24.96%	28.55%	34.55%	19.29%	16.02%	31.59%	28.05%	16.21%	15.34%	C	25.27%
Retail - Secured by immovable property - Non-SME	18.07%	13.90%	20.14%	18.54%	20.97%	27.24%	13.31%	12.06%	29.04%	21.91%	15.04%	14.39%	C	19.00%
Qualifying Revolving	78.04%	C	53.92%	59.17%	64.27%	70.72%	40.31%	72.95%	C	50.02%	37.83%	C	65.25%	59.99%
Other Retail	52.69%	33.02%	22.55%	42.06%	46.98%	55.12%	27.82%	51.63%	C	38.63%	21.72%	43.60%	33.37%	C
Exposure value														
Institutions	18.24	46.04	29.50	5.85	118.88	38.38	254.23	87.58	13.21	48.16	30.41	33.73	24.98	84.43
Corporates	117.38	219.59	92.85	69.65	740.41	321.33	907.94	278.72	114.48	362.25	197.70	351.79	68.55	678.19
of which: SME	23.54	63.34	1.52	16.03	107.84	67.05	232.66	8.18	10.39	80.97	10.80	71.60	C	20.35
Retail	86.82	326.57	13.70	80.22	749.29	497.54	1,714.47	292.90	51.93	451.61	226.47	592.48	C	13.75
Retail - Secured by immovable property - Non-SME	56.88	218.09	10.42	58.86	506.81	359.81	1,000.29	269.14	47.46	273.97	216.58	553.26	C	2.99
Qualifying Revolving	4.69	C	0.15	0.69	33.63	25.38	73.65	10.60	C	8.50	0.03	C	0.02	0.06
Other Retail	16.33	53.62	2.90	19.41	169.01	87.55	494.88	13.10	C	150.82	9.11	15.84	10.27	C
Risk weight (%)														
Institutions	17.16%	18.03%	14.23%	23.40%	16.70%	20.64%	12.64%	15.16%	23.70%	29.84%	11.51%	19.19%	12.48%	17.96%
Corporates	46.50%	49.43%	28.64%	57.23%	39.44%	65.04%	56.72%	41.81%	32.57%	54.11%	43.60%	45.61%	41.81%	35.22%
of which: SME	41.76%	50.26%	38.87%	52.88%	31.75%	67.91%	58.74%	40.07%	78.69%	51.22%	47.75%	43.85%	C	41.43%
Retail	22.61%	12.62%	13.97%	25.58%	19.31%	25.97%	15.13%	18.13%	30.78%	26.79%	8.66%	12.51%	C	33.58%
Retail - Secured by immovable property - Non-SME	17.26%	8.94%	12.72%	18.89%	14.62%	19.30%	9.27%	14.61%	28.43%	19.34%	8.12%	11.06%	C	16.98%
Qualifying Revolving	21.76%	C	11.91%	28.29%	10.66%	21.00%	18.66%	45.46%	C	33.57%	9.66%	C	14.31%	12.84%
Other Retail	39.65%	23.71%	18.23%	42.38%	36.45%	51.59%	23.64%	68.32%	C	39.76%	18.74%	43.45%	36.00%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q3 2023		Q4 2023		Q1 2024		Q2 2024		Q3 2024	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	3,497.05	0.00%	3,274.04	0.00%	3,205.81	0.01%	3,055.53	0.00%	3,000.74	0.00%
Loans and advances ¹⁾	14,838.35	0.55%	14,723.33	0.53%	14,989.81	0.52%	15,100.20	0.50%	15,225.83	0.49%
Central banks	181.70	0.03%	156.32	0.04%	191.03	0.04%	187.11	0.03%	185.30	0.03%
General governments	852.14	0.04%	862.68	0.05%	873.01	0.05%	880.73	0.05%	878.59	0.05%
Credit institutions	1,035.58	0.04%	991.01	0.04%	1,086.20	0.03%	1,088.50	0.03%	1,127.32	0.03%
Other financial corporations	1,209.40	0.19%	1,172.65	0.19%	1,296.94	0.18%	1,332.60	0.17%	1,439.59	0.16%
Non-financial corporations	5,482.12	0.78%	5,470.35	0.75%	5,466.70	0.75%	5,500.75	0.72%	5,437.33	0.72%
Households	6,077.42	0.58%	6,070.32	0.57%	6,075.94	0.55%	6,110.52	0.54%	6,157.69	0.53%
Debt securities	2,517.48	0.08%	2,580.23	0.08%	2,710.50	0.08%	2,763.73	0.07%	2,811.25	0.06%
Other ²⁾	4.79	11.16%	42.28	0.59%	53.26	0.95%	39.35	0.96%	44.07	0.95%
Off-balance sheet exposures	6,460.00	0.14%	6,340.26	0.14%	6,591.89	0.13%	6,570.09	0.13%	6,696.15	0.13%
Total	27,317.67	0.34%	26,960.14	0.33%	27,551.27	0.32%	27,528.90	0.31%	27,778.04	0.31%

Type of instrument and counterparty	Non-performing exposures									
	Q3 2023		Q4 2023		Q1 2024		Q2 2024		Q3 2024	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	0.74	15.28%	0.19	56.27%	0.25	43.51%	0.21	51.82%	0.20	50.16%
Loans and advances ¹⁾	344.54	42.50%	346.59	42.14%	354.55	41.58%	355.88	41.97%	360.54	41.65%
Central banks	0.03	100.00%	C	C	C	C	C	C	C	C
General governments	4.45	23.08%	4.18	24.10%	4.23	23.62%	4.42	23.02%	4.20	24.08%
Credit institutions	1.26	56.97%	C	56.70%	C	60.23%	C	56.51%	C	57.95%
Other financial corporations	8.34	41.95%	8.25	43.47%	8.31	43.37%	7.56	48.65%	7.57	47.39%
Non-financial corporations	193.08	43.73%	197.24	42.64%	201.44	42.12%	203.19	42.72%	206.10	42.09%
Households	137.38	41.28%	135.69	41.74%	139.41	41.08%	139.43	40.97%	141.47	41.08%
Debt securities	2.93	61.57%	3.32	54.06%	3.59	53.17%	3.75	51.37%	3.99	44.74%
Other ²⁾	6.06	63.28%	6.71	58.47%	8.72	53.88%	8.61	58.14%	7.76	60.27%
Off-balance sheet exposures	34.12	19.12%	33.52	19.67%	33.68	19.05%	34.49	18.65%	36.37	17.71%
Total	388.39	40.86%	390.34	40.60%	400.79	40.06%	402.94	40.41%	408.86	39.91%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Other includes Debt instrument held for sale.

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

(EUR billions; percentages)

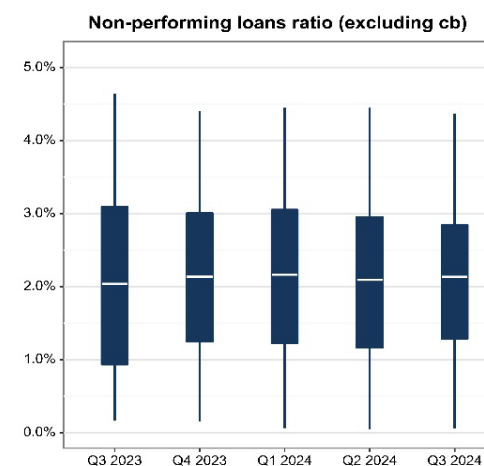
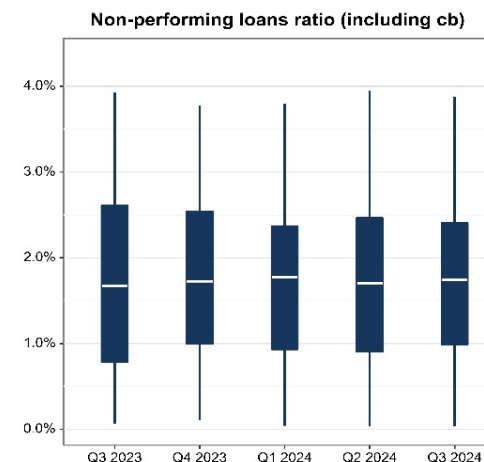
Item	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Loans and advances (including cb) ^{1) 2)}	18,680.68	18,344.15	18,550.42	18,511.82	18,587.31
Loans and advances (excluding cb) ^{1) 2)}	15,182.90	15,069.92	15,344.36	15,456.08	15,586.37
of which: Other financial corporations	1,217.74	1,180.90	1,305.25	1,340.16	1,447.16
of which: Non-financial corporations	5,675.20	5,667.58	5,668.13	5,703.94	5,643.43
of which: Small and Medium-sized Enterprises	2,273.73	2,278.86	2,254.46	2,261.31	2,244.38
of which: collateralised by commercial immovable property	1,250.94	1,246.99	1,260.42	1,266.14	1,270.00
of which: Households	6,214.80	6,206.02	6,215.34	6,249.96	6,299.17
of which: collateralised by residential immovable property	3,809.38	3,815.11	3,839.34	3,849.09	3,872.52
of which: credit for consumption	935.53	937.63	944.62	954.69	979.55
Non-performing loans and advances (including cb) ^{1) 2)}	345.28	346.78	354.80	356.09	360.74
Non-performing loans and advances (excluding cb) ^{1) 2)}	344.54	346.59	354.55	355.88	360.54
of which: Other financial corporations	8.34	8.25	8.31	7.56	7.57
of which: Non-financial corporations	193.08	197.24	201.44	203.19	206.10
of which: Small and Medium-sized Enterprises	102.86	105.22	107.56	108.79	109.63
of which: collateralised by commercial immovable property	52.75	56.55	57.98	58.32	57.97
of which: Households	137.38	135.69	139.41	139.43	141.47
of which: collateralised by residential immovable property	61.32	60.26	61.91	60.88	60.85
of which: credit for consumption	49.40	50.11	51.27	51.06	52.40
Non-performing loans ratio (including cb) ^{1) 2)}	1.85%	1.89%	1.91%	1.92%	1.94%
Non-performing loans ratio (excluding cb) ^{1) 2)}	2.27%	2.30%	2.31%	2.30%	2.31%
of which: Other financial corporations	0.68%	0.70%	0.64%	0.56%	0.52%
of which: Non-financial corporations	3.40%	3.48%	3.55%	3.56%	3.65%
of which: Small and Medium-sized Enterprises	4.52%	4.62%	4.77%	4.81%	4.88%
of which: collateralised by commercial immovable property	4.22%	4.53%	4.60%	4.61%	4.56%
of which: Households	2.21%	2.19%	2.24%	2.23%	2.25%
of which: collateralised by residential immovable property	1.61%	1.58%	1.61%	1.58%	1.57%
of which: credit for consumption	5.28%	5.34%	5.43%	5.35%	5.35%

Source: ECB.

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

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

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



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

(EUR billions; percentages)

Item (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Loans and advances (including cb)^{1) 2)}	18,587.31	524.64	C	3,414.28	29.17	471.17	208.62	2,744.64	5,935.01	-	1,678.78
Loans and advances (excluding cb)^{1) 2)}	15,586.37	438.05	C	2,693.54	21.62	310.12	169.31	2,402.90	4,977.04	-	1,530.54
of which: Other financial corporations	1,447.16	15.78	C	501.57	0.47	52.41	25.11	143.30	298.19	-	173.96
of which: Non-financial corporations	5,643.43	136.58	C	919.98	9.29	88.58	92.03	798.96	1,881.19	-	643.48
of which: Small and Medium-sized Enterprises	2,244.38	85.03	C	244.29	6.06	24.73	36.99	296.62	888.51	-	272.89
of which: collateralised by commercial immovable property	1,270.00	46.17	C	293.07	5.89	19.42	24.36	121.19	305.03	-	127.18
of which: Households	6,299.17	221.45	C	671.41	11.24	100.46	45.52	1,225.89	2,063.84	-	571.69
of which: collateralised by residential immovable property	3,872.52	197.64	C	473.64	9.90	86.93	32.04	824.73	628.70	-	415.54
of which: credit for consumption	979.55	11.24	C	109.53	0.65	9.40	10.25	315.00	343.06	-	77.03
Non-performing loans and advances (including cb)^{1) 2)}	360.74	7.23	C	46.90	0.27	5.65	6.80	76.25	121.67	-	40.37
Non-performing loans and advances (excluding cb)^{1) 2)}	360.54	7.23	C	46.83	0.27	5.65	6.80	76.24	121.65	-	40.26
of which: Other financial corporations	7.57	0.27	C	1.83	C	0.07	C	0.49	2.58	-	0.97
of which: Non-financial corporations	206.10	4.78	C	33.08	0.12	3.20	3.28	28.90	73.09	-	25.84
of which: Small and Medium-sized Enterprises	109.63	3.03	C	9.93	0.09	1.51	2.27	18.76	41.89	-	16.20
of which: collateralised by commercial immovable property	57.97	1.61	C	15.94	0.06	1.05	1.60	6.92	10.46	-	7.59
of which: Households	141.47	1.58	C	10.68	0.10	2.39	3.40	46.66	44.64	-	12.50
of which: collateralised by residential immovable property	60.85	1.01	C	4.48	0.08	1.86	2.17	21.49	11.93	-	5.97
of which: credit for consumption	52.40	0.26	C	3.78	0.01	0.33	0.67	20.81	18.97	-	2.79
Non-performing loans ratio (including cb)^{1) 2)}	1.94%	1.38%	C	1.37%	0.91%	1.20%	3.26%	2.78%	2.05%	-	2.40%
Non-performing loans ratio (excluding cb)^{1) 2)}	2.31%	1.65%	C	1.74%	1.23%	1.82%	4.01%	3.17%	2.44%	-	2.63%
of which: Other financial corporations	0.52%	1.73%	C	0.36%	C	0.13%	C	0.34%	0.87%	-	0.56%
of which: Non-financial corporations	3.65%	3.50%	C	3.60%	1.29%	3.61%	3.57%	3.62%	3.89%	-	4.02%
of which: Small and Medium-sized Enterprises	4.88%	3.57%	C	4.06%	1.40%	6.10%	6.15%	6.32%	4.71%	-	5.94%
of which: collateralised by commercial immovable property	4.56%	3.49%	C	5.44%	1.07%	5.41%	6.56%	5.71%	3.43%	-	5.97%
of which: Households	2.25%	0.71%	C	1.59%	0.86%	2.37%	7.46%	3.81%	2.16%	-	2.19%
of which: collateralised by residential immovable property	1.57%	0.51%	C	0.95%	0.81%	2.14%	6.76%	2.61%	1.90%	-	1.44%
of which: credit for consumption	5.35%	2.35%	C	3.45%	0.98%	3.52%	6.50%	6.60%	5.53%	-	3.63%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Loans and advances (including cb) ^{1) 2)}	C	53.30	28.85	65.89	C	2,094.25	547.83	168.02	37.58	-	539.53
Loans and advances (excluding cb) ^{1) 2)}	C	39.94	17.25	54.35	C	1,809.22	463.02	134.75	30.40	-	459.88
of which: Other financial corporations	C	C	C	4.78	C	190.30	21.23	2.64	0.38	-	15.30
of which: Non-financial corporations	C	13.20	5.14	13.27	C	593.67	193.57	44.52	12.94	-	184.52
of which: Small and Medium-sized Enterprises	C	8.67	2.20	5.03	C	175.84	80.69	29.54	7.47	-	73.10
of which: collateralised by commercial immovable property	C	7.39	3.31	4.56	C	178.85	61.65	11.35	4.37	-	49.81
of which: Households	C	16.84	6.36	29.99	C	808.23	177.88	79.31	14.88	-	235.89
of which: collateralised by residential immovable property	C	C	4.34	25.29	C	747.50	123.28	64.97	5.73	-	206.32
of which: credit for consumption	C	1.14	1.70	1.48	C	26.03	32.94	10.32	5.27	-	19.87
Non-performing loans and advances (including cb) ^{1) 2)}	C	0.21	0.18	1.69	C	28.88	12.41	4.15	0.67	-	6.65
Non-performing loans and advances (excluding cb) ^{1) 2)}	C	0.21	0.18	1.69	C	28.88	12.41	4.15	0.67	-	6.64
of which: Other financial corporations	C	0.00	C	0.17	C	0.41	0.41	0.19	0.00	-	C
of which: Non-financial corporations	C	0.09	0.07	0.84	C	19.18	7.66	2.23	0.35	-	3.06
of which: Small and Medium-sized Enterprises	C	0.07	C	0.38	C	7.11	4.40	1.72	0.28	-	1.70
of which: collateralised by commercial immovable property	C	0.03	0.05	0.38	C	7.16	3.22	0.82	0.17	-	0.73
of which: Households	C	0.11	0.11	0.67	C	8.60	4.10	1.73	0.32	-	3.49
of which: collateralised by residential immovable property	C	0.08	0.04	0.53	C	6.22	1.64	0.89	0.08	-	2.20
of which: credit for consumption	C	0.01	0.05	0.04	C	1.23	1.85	0.53	0.17	-	0.71
Non-performing loans ratio (including cb) ^{1) 2)}	C	0.39%	0.62%	2.56%	C	1.38%	2.27%	2.47%	1.79%	-	1.23%
Non-performing loans ratio (excluding cb) ^{1) 2)}	C	0.52%	1.04%	3.10%	C	1.60%	2.68%	3.08%	2.21%	-	1.44%
of which: Other financial corporations	C	C	0.02%	3.59%	C	0.21%	1.91%	7.13%	0.88%	-	C
of which: Non-financial corporations	C	0.71%	1.43%	6.35%	C	3.23%	3.96%	5.01%	2.68%	-	1.66%
of which: Small and Medium-sized Enterprises	C	0.84%	C	7.52%	C	4.05%	5.45%	5.81%	3.74%	-	2.32%
of which: collateralised by commercial immovable property	C	0.39%	1.52%	8.42%	C	4.01%	5.23%	7.19%	3.90%	-	1.46%
of which: Households	C	0.68%	1.67%	2.24%	C	1.06%	2.31%	2.19%	2.15%	-	1.48%
of which: collateralised by residential immovable property	C	C	0.84%	2.08%	C	0.83%	1.33%	1.37%	1.38%	-	1.07%
of which: credit for consumption	C	0.76%	3.18%	2.80%	C	4.73%	5.61%	5.17%	3.21%	-	3.55%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q3 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Loans and advances (including cb) ^{1) 2)}	18,587.31	922.81	183.43	C	2,178.27	7,558.65	903.45	156.59	6,300.68	C
Loans and advances (excluding cb) ^{1) 2)}	15,586.37	746.74	112.97	C	1,843.81	6,393.80	791.79	122.58	5,261.59	C
of which: Other financial corporations	1,447.16	67.87	19.97	3.80	105.60	653.13	16.81	C	578.30	C
of which: Non-financial corporations	5,643.43	430.00	C	133.49	745.81	2,205.86	168.67	46.11	1,893.37	C
of which: Small and Medium-sized Enterprises	2,244.38	129.62	0.56	C	376.37	788.35	60.56	26.93	800.44	C
of which: collateralised by commercial immovable property	1,270.00	170.78	C	C	202.43	387.27	26.73	22.37	436.79	C
of which: Households	6,299.17	57.02	26.87	C	843.98	2,813.02	492.62	57.80	2,003.51	C
of which: collateralised by residential immovable property	3,872.52	40.19	15.55	C	668.09	1,311.67	305.65	36.67	1,494.46	C
of which: credit for consumption	979.55	C	C	C	94.37	493.58	98.79	13.19	269.17	C
Non-performing loans and advances (including cb) ^{1) 2)}	360.74	16.41	1.23	C	54.73	161.13	14.30	1.68	106.54	C
Non-performing loans and advances (excluding cb) ^{1) 2)}	360.54	16.41	1.23	C	54.71	161.07	14.30	1.68	106.43	C
of which: Other financial corporations	7.57	0.33	0.07	0.12	1.08	3.67	0.12	C	2.13	C
of which: Non-financial corporations	206.10	15.39	C	C	31.78	84.15	6.14	0.75	62.82	C
of which: Small and Medium-sized Enterprises	109.63	4.50	0.01	C	22.23	40.85	3.11	0.56	34.89	C
of which: collateralised by commercial immovable property	57.97	9.98	C	C	11.47	17.02	1.20	0.34	16.73	C
of which: Households	141.47	0.53	0.30	C	21.46	71.08	8.00	0.85	39.18	C
of which: collateralised by residential immovable property	60.85	0.24	0.14	C	12.59	24.14	3.95	0.32	19.46	C
of which: credit for consumption	52.40	0.15	C	C	4.51	31.19	2.44	0.40	13.59	C
Non-performing loans ratio (including cb) ^{1) 2)}	1.94%	1.78%	0.67%	1.26%	2.51%	2.13%	1.58%	1.07%	1.69%	C
Non-performing loans ratio (excluding cb) ^{1) 2)}	2.31%	2.20%	1.09%	1.50%	2.97%	2.52%	1.81%	1.37%	2.02%	C
of which: Other financial corporations	0.52%	0.48%	0.36%	3.23%	1.02%	0.56%	0.71%	C	0.37%	C
of which: Non-financial corporations	3.65%	3.58%	C	C	4.26%	3.81%	3.64%	1.63%	3.32%	C
of which: Small and Medium-sized Enterprises	4.88%	3.47%	2.50%	C	5.91%	5.18%	5.13%	2.09%	4.36%	C
of which: collateralised by commercial immovable property	4.56%	5.84%	C	C	5.66%	4.39%	4.50%	1.54%	3.83%	C
of which: Households	2.25%	0.92%	1.13%	C	2.54%	2.53%	1.62%	1.47%	1.96%	C
of which: collateralised by residential immovable property	1.57%	0.60%	0.91%	C	1.89%	1.84%	1.29%	0.88%	1.30%	C
of which: credit for consumption	5.35%	C	C	C	4.78%	6.32%	2.47%	3.05%	5.05%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q3 2024)	Total	Total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Loans and advances (including cb) ^{1) 2)}	18,587.31	165.62	1,912.88	1,792.37	7,157.78	7,558.65
Loans and advances (excluding cb) ^{1) 2)}	15,586.37	122.99	1,587.69	1,465.76	6,016.12	6,393.80
of which: Other financial corporations	1,447.16	3.40	127.72	147.87	515.04	653.13
of which: Non-financial corporations	5,643.43	47.11	516.37	596.18	2,277.91	2,205.86
of which: Small and Medium-sized Enterprises	2,244.38	26.16	225.17	296.55	908.15	788.35
of which: collateralised by commercial immovable property	1,270.00	22.12	179.89	126.18	554.53	387.27
of which: Households	6,299.17	58.48	662.76	532.10	2,232.81	2,813.02
of which: collateralised by residential immovable property	3,872.52	36.04	499.84	390.98	1,633.99	1,311.67
of which: credit for consumption	979.55	14.35	93.85	90.56	287.20	493.58
Non-performing loans and advances (including cb) ^{1) 2)}	360.74	2.25	35.24	37.32	124.80	161.13
Non-performing loans and advances (excluding cb) ^{1) 2)}	360.54	2.25	35.21	37.31	124.69	161.07
of which: Other financial corporations	7.57	0.11	0.59	0.63	2.58	3.67
of which: Non-financial corporations	206.10	1.01	19.85	23.82	77.27	84.15
of which: Small and Medium-sized Enterprises	109.63	0.74	12.11	16.13	39.80	40.85
of which: collateralised by commercial immovable property	57.97	0.48	10.61	6.46	23.40	17.02
of which: Households	141.47	1.11	14.38	12.26	42.65	71.08
of which: collateralised by residential immovable property	60.85	0.48	8.32	6.85	21.05	24.14
of which: credit for consumption	52.40	0.47	3.52	2.76	14.46	31.19
Non-performing loans ratio (including cb) ^{1) 2)}	1.94%	1.36%	1.84%	2.08%	1.74%	2.13%
Non-performing loans ratio (excluding cb) ^{1) 2)}	2.31%	1.83%	2.22%	2.55%	2.07%	2.52%
of which: Other financial corporations	0.52%	3.12%	0.46%	0.42%	0.50%	0.56%
of which: Non-financial corporations	3.65%	2.15%	3.84%	4.00%	3.39%	3.81%
of which: Small and Medium-sized Enterprises	4.88%	2.82%	5.38%	5.44%	4.38%	5.18%
of which: collateralised by commercial immovable property	4.56%	2.19%	5.90%	5.12%	4.22%	4.39%
of which: Households	2.25%	1.90%	2.17%	2.30%	1.91%	2.53%
of which: collateralised by residential immovable property	1.57%	1.33%	1.66%	1.75%	1.29%	1.84%
of which: credit for consumption	5.35%	3.28%	3.75%	3.05%	5.03%	6.32%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T04.03.1 Forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forborne exposures									
	Q3 2023		Q4 2023		Q1 2024		Q2 2024		Q3 2024	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances ¹⁾	143.04	5.24%	140.23	5.09%	141.48	4.96%	142.57	4.84%	141.53	4.70%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.08	1.26%	1.28	2.17%	1.22	1.49%	1.12	1.92%	0.95	1.95%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	3.94	3.07%	3.51	3.69%	3.62	3.81%	3.61	4.58%	3.83	4.38%
Non-financial corporations	88.85	4.69%	87.33	4.47%	89.21	4.38%	92.07	4.34%	93.42	4.19%
Households	49.13	6.48%	48.10	6.39%	47.42	6.23%	45.76	5.96%	43.33	5.90%
Debt securities	0.05	1.24%	0.06	1.08%	0.08	0.50%	0.27	1.07%	0.30	0.95%
Other ²⁾	C	C	C	9.09%	C	10.29%	C	5.70%	C	6.97%
Off-balance sheet exposures	13.32	1.77%	13.16	1.32%	13.88	1.39%	14.64	1.31%	13.88	1.49%
Total	156.99	5.06%	153.64	4.77%	155.59	4.64%	157.81	4.51%	156.01	4.41%

Type of instrument and counterparty	Non-performing forborne exposures									
	Q3 2023		Q4 2023		Q1 2024		Q2 2024		Q3 2024	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	C	C	C	C	C	C	C	C	C	C
Loans and advances ¹⁾	130.89	37.97%	129.38	37.88%	131.19	37.45%	129.94	37.58%	132.61	36.88%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	0.32	16.41%	0.32	15.45%	0.33	16.61%	0.33	15.97%	0.35	18.39%
Credit institutions	C	29.66%	C	30.34%	C	33.77%	C	35.10%	C	27.90%
Other financial corporations	3.18	36.80%	2.88	37.38%	2.91	36.40%	2.83	40.27%	2.74	43.33%
Non-financial corporations	78.61	39.64%	78.70	38.77%	80.35	38.18%	80.21	38.22%	82.78	37.35%
Households	48.58	35.51%	47.32	36.62%	47.45	36.43%	46.43	36.45%	46.56	35.84%
Debt securities	0.35	57.41%	0.28	59.74%	0.58	44.10%	0.56	44.88%	0.50	40.79%
Other ²⁾	C	58.03%	C	53.36%	C	50.27%	C	50.86%	C	58.94%
Off-balance sheet exposures	4.03	9.13%	4.20	10.37%	4.06	9.96%	4.20	12.41%	4.38	11.98%
Total	137.70	37.53%	136.51	37.38%	138.24	36.90%	138.02	37.16%	140.10	36.53%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Other includes Debt instrument held for sale.

T04.03.2 Non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q3 2024)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	721.83	0.20%	8.23	43.41%	2.42	1.79%	2.01	31.48%
Bulgaria	C	C	C	C	C	C	C	C
Germany	4,714.96	0.22%	53.24	29.85%	34.05	1.98%	20.89	27.86%
Estonia	35.39	0.33%	0.30	27.52%	0.43	C	0.14	22.03%
Ireland	702.76	0.29%	6.51	27.52%	4.44	5.34%	2.92	26.05%
Greece	337.36	0.44%	10.44	45.70%	4.49	5.27%	4.19	46.30%
Spain	4,092.08	0.41%	82.72	42.04%	27.29	7.36%	32.10	42.54%
France	9,113.99	0.33%	137.04	42.75%	30.94	4.37%	37.09	36.11%
Croatia ¹⁾	-	-	-	-	-	-	-	-
Italy	3,152.36	0.39%	48.84	49.19%	18.70	7.40%	14.30	50.68%
Cyprus	C	C	C	C	C	C	C	C
Latvia	60.32	0.28%	0.21	39.16%	0.45	4.25%	0.11	49.08%
Lithuania	36.84	0.24%	0.18	41.39%	0.20	C	0.06	25.55%
Luxembourg	107.81	0.23%	1.83	24.89%	0.66	1.71%	0.70	23.39%
Malta	C	C	C	C	C	C	C	C
Netherlands	2,776.61	0.11%	31.72	24.33%	17.44	1.34%	15.07	22.54%
Austria	785.65	0.50%	13.03	43.34%	5.84	5.16%	4.98	39.21%
Portugal	273.52	0.77%	5.66	55.26%	2.16	10.14%	1.87	60.74%
Slovenia	58.79	0.50%	0.70	56.13%	0.19	6.58%	0.22	52.94%
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	741.04	0.14%	7.31	24.64%	5.79	1.46%	3.09	22.99%
Total	27,778.04	0.31%	408.86	39.91%	156.01	4.41%	140.10	36.53%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2024)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Corporate/wholesale lenders	1,247.49	0.26%	17.79	27.55%	15.92	2.23%	9.26	27.57%
Custodian and asset managers	305.07	0.11%	1.25	34.81%	C	C	0.61	24.19%
Development/promotional lenders	C	C	C	C	1.56	0.89%	C	18.44%
Diversified lenders	3,307.11	0.46%	64.68	46.58%	26.08	5.93%	23.28	44.97%
G-SIBs ¹⁾	11,381.65	0.30%	178.05	39.86%	59.11	4.33%	55.44	35.51%
Retail and consumer credit lenders	1,188.52	0.40%	16.23	37.96%	4.62	4.38%	3.70	38.81%
Small market lenders	201.41	0.46%	1.77	49.43%	1.45	6.25%	0.65	45.35%
Universal and investment banks	9,647.46	0.27%	121.52	39.86%	46.00	4.49%	45.67	35.73%
Not classified	C	C	C	C	C	C	C	C
Total	27,778.04	0.31%	408.86	39.91%	156.01	4.41%	140.10	36.53%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2024)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
Less than €30 billion	233.94	0.41%	2.45	46.63%	1.68	5.58%	0.94	41.60%
Between €30 billion and €100 billion	2,705.73	0.33%	41.95	40.54%	23.96	4.29%	17.08	38.73%
Between €100 billion and €200 billion	2,726.71	0.37%	46.30	39.20%	17.59	4.82%	13.60	37.84%
More than €200 billion	10,729.99	0.29%	140.11	39.90%	53.66	4.40%	53.04	36.46%
G-SIBs ¹⁾	11,381.65	0.30%	178.05	39.86%	59.11	4.33%	55.44	35.51%
Total	27,778.04	0.31%	408.86	39.91%	156.01	4.41%	140.10	36.53%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T04.04.1 Fair value hierarchy by reference period

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q3 2023			Q4 2023			Q1 2024			Q2 2024			Q3 2024		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Derivatives	12.47	2,293.43	40.58	14.34	1,833.18	38.38	19.90	1,775.42	40.46	20.06	1,753.67	38.99	24.25	1,704.17	39.54
Equity instruments	306.86	25.87	71.53	318.67	19.64	75.06	440.45	20.67	77.22	452.97	19.86	78.66	461.49	21.68	78.91
Debt securities	1,255.69	413.11	39.13	1,250.05	403.19	37.34	1,408.47	437.65	34.52	1,438.65	455.71	34.44	1,524.50	448.14	35.30
Loans and advances	14.79	1,371.69	74.10	16.49	1,247.29	74.35	11.75	1,411.29	70.44	11.48	1,374.80	75.09	12.15	1,442.40	75.51
Total	1,589.80	4,104.10	225.33	1,599.55	3,503.31	225.14	1,880.58	3,645.03	222.64	1,923.15	3,604.05	227.17	2,022.40	3,616.40	229.26
as a share of total assets	5.94%	15.33%	0.84%	6.17%	13.50%	0.87%	7.07%	13.70%	0.84%	7.23%	13.55%	0.85%	7.52%	13.44%	0.85%

Source: ECB.

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

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

T04.04.2 Fair value hierarchy by country

(EUR billions; percentages)

Country (Q3 2024)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	647.77	15.46	2.39%	26.61	4.11%	3.64	0.56%
Bulgaria	C	C	C	C	C	C	C
Germany	5,104.52	325.45	6.38%	1,192.88	23.37%	52.10	1.02%
Estonia	31.60	0.45	1.43%	0.10	0.31%	C	C
Ireland	658.34	43.72	6.64%	119.95	18.22%	3.53	0.54%
Greece	325.70	9.19	2.82%	5.26	1.61%	1.58	0.48%
Spain	3,795.21	210.96	5.56%	313.41	8.26%	17.06	0.45%
France	9,379.17	887.42	9.46%	1,512.87	16.13%	100.79	1.07%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	2,554.51	263.23	10.30%	94.69	3.71%	19.64	0.77%
Cyprus	C	C	C	C	C	C	C
Latvia	55.85	0.77	1.38%	0.09	0.16%	0.00	0.00%
Lithuania	35.07	C	C	0.05	0.15%	C	C
Luxembourg	99.46	1.52	1.53%	2.47	2.48%	1.95	1.96%
Malta	C	C	C	C	C	C	C
Netherlands	2,436.39	162.76	6.68%	165.65	6.80%	13.28	0.55%
Austria	693.48	26.00	3.75%	15.93	2.30%	5.17	0.75%
Portugal	250.07	18.34	7.33%	2.62	1.05%	2.95	1.18%
Slovenia	50.59	2.76	5.46%	1.33	2.62%	0.03	0.06%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	723.85	52.69	7.28%	C	C	C	C
Total	26,904.19	2,022.40	7.52%	3,616.40	13.44%	229.26	0.85%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2024)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	1,143.69	87.43	7.64%	99.22	8.68%	8.83	0.77%
Custodian and asset managers	321.77	17.14	5.33%	45.93	14.27%	2.00	0.62%
Development/promotional lenders	C	C	5.53%	C	2.75%	C	C
Diversified lenders	2,959.23	129.20	4.37%	53.05	1.79%	17.75	0.60%
G-SIBs ¹⁾	11,683.34	1,033.25	8.84%	2,080.18	17.80%	117.37	1.00%
Retail and consumer credit lenders	1,177.41	29.01	2.46%	29.12	2.47%	2.03	0.17%
Small market lenders	180.84	5.71	3.16%	1.78	0.98%	0.07	0.04%
Universal and investment banks	8,959.17	695.11	7.76%	1,294.39	14.45%	64.27	0.72%
Not classified	C	C	C	C	C	C	C
Total	26,904.19	2,022.40	7.52%	3,616.40	13.44%	229.26	0.85%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

T04.04.3 Fair value hierarchy by classification (size)

(EUR billions; percentages)

Category (Q3 2024)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	211.70	6.85	3.24%	2.76	1.30%	0.29	0.14%
Between €30 billion and €100 billion	2,592.77	106.21	4.10%	106.99	4.13%	16.25	0.63%
Between €100 billion and €200 billion	2,585.44	160.24	6.20%	297.96	11.52%	29.27	1.13%
More than €200 billion	9,830.93	715.85	7.28%	1,128.51	11.48%	66.07	0.67%
G-SIBs ¹⁾	11,683.34	1,033.25	8.84%	2,080.18	17.80%	117.37	1.00%
Total	26,904.19	2,022.40	7.52%	3,616.40	13.44%	229.26	0.85%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Item	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Total loans and advances subject to impairment review ^{1) 2)}	14,596.76	14,500.62	14,707.05	14,818.55	14,914.91
Stage 1 loans and advances	12,903.65	12,750.29	12,963.11	13,069.75	13,120.70
Stage 1 as a share of total loans and advances ²⁾	88.40%	87.93%	88.14%	88.20%	87.97%
Stage 1 coverage ratio	0.23%	0.21%	0.21%	0.20%	0.20%
Stage 2 loans and advances	1,355.63	1,411.30	1,397.73	1,400.64	1,441.62
Stage 2 as a share of total loans and advances ²⁾	9.29%	9.73%	9.50%	9.45%	9.67%
Stage 2 coverage ratio	3.75%	3.60%	3.59%	3.47%	3.33%
Stage 3 loans and advances	323.72	326.25	333.67	335.72	339.87
Stage 3 as a share of total loans and advances ²⁾	2.22%	2.25%	2.27%	2.27%	2.28%
Stage 3 coverage ratio	43.82%	43.35%	42.76%	43.06%	42.79%
Purchased or originated credit-impaired loans and advances ³⁾	13.78	12.78	12.54	12.44	12.71
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.09%	0.09%	0.09%	0.08%	0.09%
Purchased or originated credit-impaired coverage ratio	21.24%	21.24%	21.56%	21.17%	21.03%

Source: ECB.

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

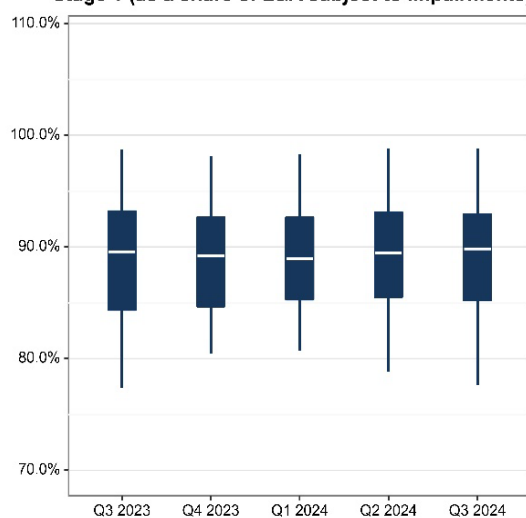
C: the value is suppressed for confidentiality reasons.

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

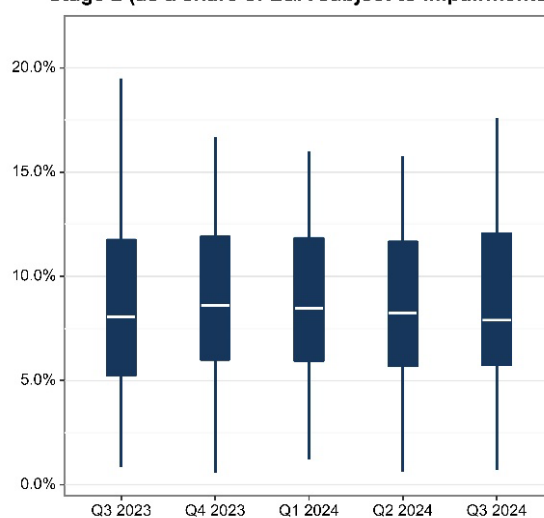
2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

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

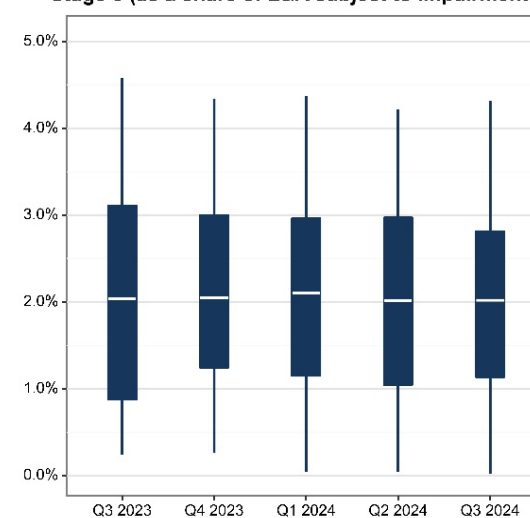
Stage 1 (as a share of L&A subject to impairments)



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



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



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

(EUR billions; percentages)

Item (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Total loans and advances subject to impairment review^{1) 2)}	14,914.91	436.27	C	2,240.50	21.62	283.89	168.25	2,394.20	4,924.89	-	1,524.62
Stage 1 loans and advances	13,120.70	381.05	C	1,877.95	19.01	254.91	146.65	2,155.24	4,335.83	-	1,344.52
Stage 1 as a share of total loans and advances ²⁾	87.97%	87.34%	C	83.82%	87.93%	89.79%	87.17%	90.02%	88.04%	-	88.19%
Stage 1 coverage ratio	0.20%	0.10%	C	0.12%	0.22%	0.19%	0.34%	0.34%	0.20%	-	0.22%
Stage 2 loans and advances	1,441.62	47.82	C	319.98	2.35	23.53	13.50	167.58	467.12	-	139.58
Stage 2 as a share of total loans and advances ²⁾	9.67%	10.96%	C	14.28%	10.85%	8.29%	8.02%	7.00%	9.48%	-	9.15%
Stage 2 coverage ratio	3.33%	1.70%	C	1.66%	2.72%	4.28%	5.50%	5.18%	3.67%	-	5.40%
Stage 3 loans and advances	339.87	6.79	C	40.68	C	4.88	6.07	70.22	118.81	-	38.82
Stage 3 as a share of total loans and advances ²⁾	2.28%	1.56%	C	1.82%	C	1.72%	3.61%	2.93%	2.41%	-	2.55%
Stage 3 coverage ratio	42.79%	48.35%	C	33.50%	25.34%	31.32%	39.24%	45.79%	45.29%	-	53.37%
Purchased or originated credit-impaired loans and advances	12.71	0.61	C	1.89	C	0.58	2.02	1.16	3.13	-	1.71
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.09%	0.14%	C	0.08%	C	0.20%	1.20%	0.05%	0.06%	-	0.11%
Purchased or originated credit-impaired coverage ratio	21.03%	C	C	12.73%	C	-0.25%	10.83%	28.23%	22.57%	-	38.27%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Total loans and advances subject to impairment review ^{1) 2)}	C	39.94	17.25	54.31	C	1,742.26	460.33	134.68	30.40	-	407.25
Stage 1 loans and advances	C	36.30	16.20	47.01	C	1,589.91	376.87	115.90	27.12	-	365.55
Stage 1 as a share of total loans and advances ²⁾	C	90.87%	93.94%	86.56%	C	91.26%	81.87%	86.06%	89.18%	-	89.76%
Stage 1 coverage ratio	C	0.20%	0.32%	0.15%	C	0.07%	0.23%	0.58%	0.46%	-	0.06%
Stage 2 loans and advances	C	3.43	0.88	5.64	C	123.81	71.00	14.58	2.60	-	35.49
Stage 2 as a share of total loans and advances ²⁾	C	8.60%	5.10%	10.38%	C	7.11%	15.42%	10.82%	8.55%	-	8.72%
Stage 2 coverage ratio	C	2.46%	4.03%	2.19%	C	1.53%	3.37%	8.50%	5.02%	-	1.72%
Stage 3 loans and advances	C	0.20	C	C	C	C	11.78	4.07	0.58	-	5.87
Stage 3 as a share of total loans and advances ²⁾	C	0.50%	C	C	C	C	2.56%	3.02%	1.91%	-	1.44%
Stage 3 coverage ratio	C	41.70%	45.15%	25.18%	C	26.10%	44.15%	59.01%	61.10%	-	27.76%
Purchased or originated credit-impaired loans and advances	C	0.01	C	C	C	C	0.68	0.13	0.11	-	0.34
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	C	0.03%	C	C	C	C	0.15%	0.10%	0.36%	-	0.08%
Purchased or originated credit-impaired coverage ratio	C	4.94%	C	C	C	C	24.80%	63.35%	20.04%	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q3 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Total loans and advances subject to impairment review ^{1) 2)}	14,914.91	741.49	98.85	C	1,714.12	6,183.15	725.78	122.57	5,018.12	C
Stage 1 loans and advances	13,120.70	616.17	93.35	C	1,476.30	5,452.19	618.83	109.99	4,467.28	C
Stage 1 as a share of total loans and advances ²⁾	87.97%	83.10%	94.43%	92.17%	86.13%	88.18%	85.26%	89.73%	89.02%	C
Stage 1 coverage ratio	0.20%	0.16%	0.05%	C	0.27%	0.19%	0.25%	0.33%	0.19%	C
Stage 2 loans and advances	1,441.62	109.50	4.28	C	183.85	573.73	94.60	10.90	445.10	C
Stage 2 as a share of total loans and advances ²⁾	9.67%	14.77%	4.33%	6.35%	10.73%	9.28%	13.03%	8.89%	8.87%	C
Stage 2 coverage ratio	3.33%	1.70%	3.81%	C	4.46%	3.55%	2.91%	4.27%	3.09%	C
Stage 3 loans and advances	339.87	15.47	C	C	49.46	153.28	11.72	1.54	102.71	C
Stage 3 as a share of total loans and advances ²⁾	2.28%	2.09%	C	1.47%	2.89%	2.48%	1.61%	1.26%	2.05%	C
Stage 3 coverage ratio	42.79%	29.72%	36.66%	C	48.70%	42.53%	44.60%	51.87%	42.95%	C
Purchased or originated credit-impaired loans and advances	12.71	0.35	C	C	4.51	3.96	0.63	0.14	3.03	C
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.09%	0.05%	C	C	0.26%	0.06%	0.09%	0.12%	0.06%	C
Purchased or originated credit-impaired coverage ratio	21.03%	8.87%	C	C	20.89%	19.88%	7.76%	19.83%	27.42%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q3 2024)	Total	Total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Total loans and advances subject to impairment review ^{1) 2)}	14,914.91	122.77	1,353.57	1,387.81	5,867.60	6,183.15
Stage 1 loans and advances	13,120.70	110.69	1,216.36	1,161.16	5,180.31	5,452.19
Stage 1 as a share of total loans and advances ²⁾	87.97%	90.16%	89.86%	83.67%	88.29%	88.18%
Stage 1 coverage ratio	0.20%	0.35%	0.21%	0.23%	0.19%	0.19%
Stage 2 loans and advances	1,441.62	9.81	105.08	189.80	563.21	573.73
Stage 2 as a share of total loans and advances ²⁾	9.67%	7.99%	7.76%	13.68%	9.60%	9.28%
Stage 2 coverage ratio	3.33%	4.85%	3.92%	3.20%	3.00%	3.55%
Stage 3 loans and advances	339.87	2.07	28.99	34.80	120.74	153.28
Stage 3 as a share of total loans and advances ²⁾	2.28%	1.68%	2.14%	2.51%	2.06%	2.48%
Stage 3 coverage ratio	42.79%	48.58%	42.66%	44.45%	42.57%	42.53%
Purchased or originated credit-impaired loans and advances	12.71	0.20	3.15	2.06	3.34	3.96
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.09%	0.16%	0.23%	0.15%	0.06%	0.06%
Purchased or originated credit-impaired coverage ratio	21.03%	23.17%	15.28%	25.35%	25.03%	19.88%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Stage 2 loans and advances ¹⁾²⁾	1,355.63	1,411.30	1,397.73	1,400.64	1,441.62
Central banks	2.97	4.84	4.60	2.61	8.30
General governments	24.88	28.36	28.33	25.08	25.60
Credit institutions	15.13	12.76	13.96	12.14	11.64
Other financial corporations	63.50	60.44	58.31	64.30	64.49
Non-financial corporations	744.22	765.37	757.44	760.51	772.85
of which: Small and Medium-sized Enterprises	331.36	345.43	346.75	340.89	343.15
of which: collateralised by commercial immovable property	214.52	225.64	235.31	232.10	233.70
Households	504.92	539.52	535.10	535.99	558.75
of which: collateralised by residential immovable property	276.26	303.57	301.09	300.72	304.99
of which: credit for consumption	89.02	91.58	91.84	96.74	115.02
Stage 2 as a share of total loans and advances subject to impairment review ²⁾	9.29%	9.73%	9.50%	9.45%	9.67%
Central banks	1.77%	3.48%	2.59%	1.48%	4.73%
General governments	2.98%	3.36%	3.31%	2.91%	2.97%
Credit institutions	1.65%	1.45%	1.46%	1.26%	1.14%
Other financial corporations	6.24%	6.10%	5.34%	5.76%	5.49%
Non-financial corporations	13.34%	13.73%	13.60%	13.56%	13.93%
of which: Small and Medium-sized Enterprises	14.86%	15.46%	15.70%	15.39%	15.58%
of which: collateralised by commercial immovable property	17.82%	18.83%	19.44%	19.08%	19.15%
Households	8.31%	8.89%	8.84%	8.80%	9.11%
of which: collateralised by residential immovable property	7.44%	8.18%	8.11%	8.08%	8.16%
of which: credit for consumption	9.63%	9.88%	9.84%	10.25%	11.87%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

(EUR billions; percentages)

Item (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Stage 2 loans and advances^{1) 2)}	1,441.62	47.82	C	319.98	2.35	23.53	13.50	167.58	467.12	-	139.58
Central banks	8.30	C	C	C	C	C	C	C	0.12	-	C
General governments	25.60	1.29	C	C	C	0.00	C	0.66	12.45	-	3.36
Credit institutions	11.64	C	C	9.52	C	C	C	C	0.83	-	C
Other financial corporations	64.49	1.66	C	30.71	C	1.62	0.10	1.78	9.85	-	11.70
Non-financial corporations	772.85	27.44	C	201.16	1.58	14.72	5.44	62.05	255.44	-	80.47
of which: Small and Medium-sized Enterprises	343.15	18.21	C	50.12	1.08	6.53	3.48	31.83	131.52	-	39.70
of which: collateralised by commercial immovable property	233.70	9.78	C	91.26	1.17	6.10	2.89	14.10	44.95	-	20.76
Households	558.75	17.42	C	76.08	0.71	6.93	7.93	103.06	188.43	-	42.06
of which: collateralised by residential immovable property	304.99	14.02	C	32.98	0.53	4.85	6.17	63.45	62.96	-	26.99
of which: credit for consumption	115.02	1.60	C	33.30	0.08	1.43	1.17	32.35	25.88	-	6.04
Stage 2 as a share of total loans and advances subject to impairment review²⁾	9.67%	10.96%	C	14.28%	10.85%	8.29%	8.02%	7.00%	9.48%	-	9.15%
Central banks	4.73%	C	C	C	C	C	C	C	0.25%	-	C
General governments	2.97%	5.40%	C	1.73%	C	0.21%	C	0.69%	3.13%	-	6.96%
Credit institutions	1.14%	0.07%	C	2.56%	0.05%	0.54%	C	0.03%	0.30%	-	0.56%
Other financial corporations	5.49%	10.80%	C	9.83%	C	3.49%	0.42%	1.28%	3.69%	-	6.80%
Non-financial corporations	13.93%	20.09%	C	23.36%	16.99%	17.03%	5.93%	7.79%	13.64%	-	12.55%
of which: Small and Medium-sized Enterprises	15.58%	21.42%	C	23.13%	17.84%	26.41%	9.42%	10.75%	14.82%	-	14.60%
of which: collateralised by commercial immovable property	19.15%	21.18%	C	34.80%	19.91%	31.80%	11.91%	11.68%	14.78%	-	16.36%
Households	9.11%	7.90%	C	13.86%	6.28%	6.93%	17.41%	8.41%	9.13%	-	7.37%
of which: collateralised by residential immovable property	8.16%	7.11%	C	8.69%	5.38%	5.60%	19.25%	7.70%	10.02%	-	6.50%
of which: credit for consumption	11.87%	15.09%	C	32.64%	12.76%	15.55%	11.45%	10.28%	7.54%	-	7.88%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Stage 2 loans and advances^{1) 2)}	C	3.43	0.88	5.64	C	123.81	71.00	14.58	2.60	-	35.49
Central banks	C	C	C	C	C	C	C	C	C	-	C
General governments	C	C	C	C	C	C	1.31	0.31	0.01	-	0.04
Credit institutions	C	C	C	C	C	0.08	C	C	0.00	-	C
Other financial corporations	C	C	C	0.46	C	2.98	2.67	0.15	C	-	0.61
Non-financial corporations	C	1.31	0.41	2.44	C	58.72	37.08	6.84	1.35	-	14.72
of which: Small and Medium-sized Enterprises	C	0.82	0.19	1.39	C	22.77	22.41	5.23	0.83	-	6.29
of which: collateralised by commercial immovable property	C	0.77	0.29	1.16	C	21.07	13.28	2.19	0.56	-	2.48
Households	C	C	0.47	2.71	C	58.39	22.93	7.27	1.23	-	20.11
of which: collateralised by residential immovable property	C	C	C	2.18	C	52.77	14.86	5.44	0.40	-	15.18
of which: credit for consumption	C	C	0.17	0.18	C	1.87	4.76	1.32	0.54	-	3.72
Stage 2 as a share of total loans and advances subject to impairment review²⁾	C	8.60%	5.10%	10.38%	C	7.11%	15.42%	10.82%	8.55%	-	8.72%
Central banks	C	C	C	C	C	C	C	C	C	-	C
General governments	C	C	C	C	C	C	8.30%	7.66%	1.55%	-	0.19%
Credit institutions	C	C	C	C	C	0.11%	C	C	0.01%	-	C
Other financial corporations	C	C	C	9.60%	C	1.96%	12.61%	5.84%	2.39%	-	4.14%
Non-financial corporations	C	9.92%	7.91%	18.41%	C	9.92%	19.22%	15.38%	10.40%	-	8.75%
of which: Small and Medium-sized Enterprises	C	9.40%	8.60%	27.61%	C	12.95%	27.91%	17.69%	11.17%	-	10.08%
of which: collateralised by commercial immovable property	C	10.46%	8.82%	25.49%	C	11.78%	21.63%	19.33%	12.84%	-	7.40%
Households	C	C	7.41%	9.03%	C	7.23%	13.03%	9.17%	8.30%	-	10.05%
of which: collateralised by residential immovable property	C	C	C	8.61%	C	7.06%	12.12%	8.37%	6.98%	-	8.90%
of which: credit for consumption	C	C	9.90%	12.37%	C	7.45%	14.84%	12.83%	10.31%	-	18.70%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q3 2024)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Stage 2 loans and advances ^{1) 2)}	1,441.62	109.50	4.28	C	183.85	573.73	94.60	10.90	445.10	C
Central banks	8.30	C	C	C	C	0.21	C	C	C	C
General governments	25.60	C	C	6.41	1.86	10.15	0.42	C	C	C
Credit institutions	11.64	0.90	C	C	C	2.79	C	0.00	7.18	C
Other financial corporations	64.49	9.90	0.34	C	5.72	14.78	1.87	0.12	31.52	C
Non-financial corporations	772.85	93.34	C	12.72	98.01	285.01	35.70	5.60	239.15	C
of which: Small and Medium-sized Enterprises	343.15	28.07	0.03	C	62.78	126.78	9.80	3.32	103.74	C
of which: collateralised by commercial immovable property	233.70	51.62	C	C	34.81	61.40	4.13	3.06	72.79	C
Households	558.75	4.58	C	C	71.04	260.77	56.55	5.15	159.73	C
of which: collateralised by residential immovable property	304.99	2.97	C	C	51.00	119.30	17.11	2.85	111.34	C
of which: credit for consumption	115.02	0.36	C	C	10.01	43.72	C	1.42	28.95	C
Stage 2 as a share of total loans and advances subject to impairment review ²⁾	9.67%	14.77%	4.33%	6.35%	10.73%	9.28%	13.03%	8.89%	8.87%	C
Central banks	4.73%	C	C	C	C	0.32%	C	C	C	C
General governments	2.97%	0.93%	C	4.06%	4.60%	3.19%	0.44%	1.09%	3.70%	C
Credit institutions	1.14%	0.86%	C	C	1.18%	0.98%	C	0.00%	1.46%	C
Other financial corporations	5.49%	14.70%	2.41%	C	5.87%	2.89%	13.30%	7.41%	6.78%	C
Non-financial corporations	13.93%	21.75%	C	9.56%	14.03%	13.01%	21.72%	12.14%	12.79%	C
of which: Small and Medium-sized Enterprises	15.58%	21.73%	4.67%	C	17.91%	16.12%	16.74%	12.32%	13.15%	C
of which: collateralised by commercial immovable property	19.15%	30.31%	C	C	20.10%	15.92%	16.40%	13.67%	17.32%	C
Households	9.11%	8.03%	C	C	9.16%	9.27%	12.96%	8.91%	8.13%	C
of which: collateralised by residential immovable property	8.16%	7.39%	C	C	8.31%	9.10%	6.46%	7.76%	7.64%	C
of which: credit for consumption	11.87%	C	C	C	11.59%	8.86%	C	10.80%	10.83%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q3 2024)	Total	Total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Stage 2 loans and advances¹⁾²⁾	1,441.62	9.81	105.08	189.80	563.21	573.73
Central banks	8.30	C	C	C	8.08	0.21
General governments	25.60	C	6.33	C	7.00	10.15
Credit institutions	11.64	0.00	C	C	4.09	2.79
Other financial corporations	64.49	0.17	2.75	12.40	34.38	14.78
Non-financial corporations	772.85	5.74	53.47	101.88	326.74	285.01
of which: Small and Medium-sized Enterprises	343.15	3.33	28.59	52.56	131.88	126.78
of which: collateralised by commercial immovable property	233.70	3.23	27.07	29.51	112.48	61.40
Households	558.75	3.85	42.24	68.98	182.91	260.77
of which: collateralised by residential immovable property	304.99	1.79	31.23	28.77	123.91	119.30
of which: credit for consumption	115.02	1.48	6.57	31.36	31.90	43.72
Stage 2 as a share of total loans and advances subject to impairment review²⁾	9.67%	7.99%	7.76%	13.68%	9.60%	9.28%
Central banks	4.73%	0.00%	C	C	7.95%	0.32%
General governments	2.97%	1.86%	3.97%	2.44%	2.37%	3.19%
Credit institutions	1.14%	0.00%	0.30%	C	0.74%	0.98%
Other financial corporations	5.49%	5.12%	2.91%	12.75%	7.34%	2.89%
Non-financial corporations	13.93%	12.23%	11.55%	17.17%	14.48%	13.01%
of which: Small and Medium-sized Enterprises	15.58%	12.75%	14.49%	17.75%	14.71%	16.12%
of which: collateralised by commercial immovable property	19.15%	14.72%	18.20%	23.42%	20.90%	15.92%
Households	9.11%	6.59%	7.82%	12.98%	8.34%	9.27%
of which: collateralised by residential immovable property	8.16%	4.97%	7.70%	7.37%	7.76%	9.10%
of which: credit for consumption	11.87%	10.29%	7.61%	34.72%	11.21%	8.86%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

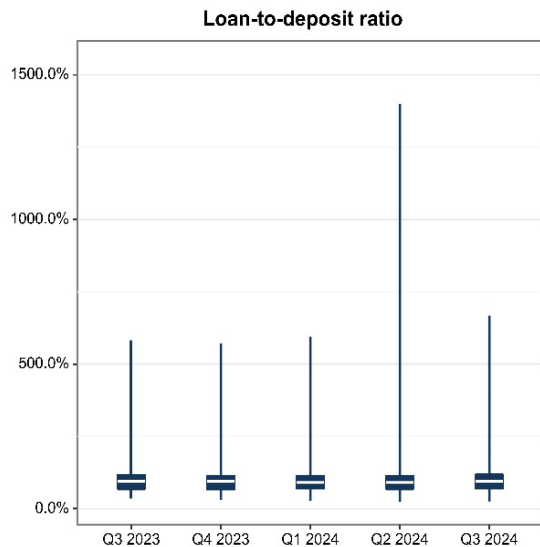
T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Item	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Total loans and advances to non-financial corporations and households	11,778.86	11,756.83	11,783.45	11,845.61	11,849.26
Total deposits from non-financial corporations and households	11,277.05	11,442.88	11,462.60	11,600.12	11,618.43
Loan-to-deposit ratio	104.45%	102.74%	102.80%	102.12%	101.99%

Source: ECB.

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



T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q3 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	354.03	370.61	95.53%
Bulgaria	C	C	C
Germany	1,581.80	1,378.06	114.78%
Estonia	20.36	18.78	108.39%
Ireland	188.71	269.38	70.05%
Greece	133.85	226.51	59.09%
Spain	1,978.62	2,007.87	98.54%
France	3,936.90	3,751.99	104.93%
Croatia ¹⁾	-	-	-
Italy	1,190.16	1,326.55	89.72%
Cyprus	C	C	C
Latvia	29.81	40.03	74.46%
Lithuania	11.34	27.43	41.34%
Luxembourg	42.74	44.80	95.41%
Malta	C	C	C
Netherlands	1,392.96	1,251.52	111.30%
Austria	363.12	373.07	97.33%
Portugal	119.57	187.17	63.89%
Slovenia	27.20	37.95	71.67%
Slovakia ¹⁾	-	-	-
Finland	447.88	259.50	172.59%
Total	11,849.26	11,618.43	101.99%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Corporate/wholesale lenders	482.34	280.58	171.91%
Custodian and asset managers	46.34	69.89	66.31%
Development/promotional lenders	C	C	2233.01%
Diversified lenders	1,552.18	1,819.49	85.31%
G-SIBs ¹⁾	5,003.98	4,836.81	103.46%
Retail and consumer credit lenders	651.23	731.09	89.08%
Small market lenders	102.29	128.72	79.46%
Universal and investment banks	3,874.50	3,731.33	103.84%
Not classified	C	C	C
Total	11,849.26	11,618.43	101.99%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q3 2024)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with total assets			
Less than €30 billion	103.72	148.97	69.63%
Between €30 billion and €100 billion	1,158.93	1,183.25	97.95%
Between €100 billion and €200 billion	1,107.96	1,102.66	100.48%
More than €200 billion	4,474.67	4,346.74	102.94%
G-SIBs ¹⁾	5,003.98	4,836.81	103.46%
Total	11,849.26	11,618.43	101.99%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T05.02.1 Deposits to total funding ratio by reference period

(percentages)

Indicator	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Deposits from credit institutions and other financial corporations to total funding	20.40%	19.16%	20.24%	20.23%	20.02%
Deposits from non-financial corporations to total funding	18.38%	19.23%	18.40%	18.49%	18.29%
Deposits from households to total funding	33.83%	34.71%	34.08%	34.47%	34.22%

Source: ECB.

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

T05.02.2 Deposits to total funding ratio by country

(percentages)

Country (Q3 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Belgium	13.91%	16.07%	47.35%
Bulgaria	C	C	C
Germany	35.05%	14.29%	21.32%
Estonia	12.05%	31.85%	35.15%
Ireland	27.19%	27.20%	28.31%
Greece	6.96%	21.51%	59.73%
Spain	13.53%	17.72%	42.51%
France	20.35%	19.87%	30.45%
Croatia ¹⁾	-	-	-
Italy	17.65%	20.81%	40.62%
Cyprus	C	C	C
Latvia	10.20%	26.65%	55.43%
Lithuania	5.93%	21.99%	65.52%
Luxembourg	27.10%	9.32%	41.83%
Malta	C	C	C
Netherlands	13.53%	16.62%	40.12%
Austria	14.98%	17.99%	43.19%
Portugal	4.56%	20.55%	65.49%
Slovenia	4.62%	20.73%	65.86%
Slovakia ¹⁾	-	-	-
Finland	C	C	24.06%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q3 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Corporate/wholesale lenders	34.34%	11.79%	15.59%
Custodian and asset managers	56.77%	3.18%	23.28%
Development/promotional lenders	7.17%	1.25%	C
Diversified lenders	11.25%	20.58%	49.57%
G-SIBs ¹⁾	20.39%	19.65%	31.82%
Retail and consumer credit lenders	8.90%	7.38%	62.65%
Small market lenders	8.32%	24.89%	56.66%
Universal and investment banks	21.92%	19.56%	32.06%
Not classified	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(percentages)

Category (Q3 2024)	Deposits from credit institutions and other financial corporations to total funding	Deposits from non-financial corporations to total funding	Deposits from households to total funding
Banks with total assets			
Less than €30 billion	9.72%	22.57%	58.12%
Between €30 billion and €100 billion	19.62%	11.71%	41.13%
Between €100 billion and €200 billion	17.19%	18.21%	35.61%
More than €200 billion	20.63%	18.45%	34.19%
G-SIBs ¹⁾	20.39%	19.65%	31.82%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T05.03.1 Net stable funding ratio by reference period

(EUR billions; percentages)

Net stable funding ratio and its components	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Available stable funding	15,353.87	15,452.24	15,721.51	15,873.29	16,020.54
Capital items and instruments	1,921.96	1,934.07	1,972.03	1,987.51	2,021.42
Retail deposits	7,410.04	7,469.08	7,511.82	7,603.21	7,606.05
of which: maturity < 6 months	7,016.95	6,976.16	6,984.69	7,100.73	7,093.37
of which: maturity >= 6 months to < 1 year	178.88	247.45	274.93	252.49	245.35
of which: maturity >= 1 year	214.20	245.47	252.21	249.98	267.33
Other non-financial customers (except central banks)	1,882.51	1,879.00	1,919.99	1,958.17	1,985.67
of which: maturity < 6 months	1,922.73	1,931.76	1,959.27	1,997.99	2,038.33
of which: maturity >= 6 months to < 1 year	65.67	68.06	72.16	72.57	68.39
of which: maturity >= 1 year	185.53	183.88	179.97	184.38	183.48
Operational deposits	512.88	536.28	518.59	529.27	536.91
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C
Financial customers and central banks	1,284.33	1,259.19	1,296.89	1,281.89	1,301.40
of which: liabilities provided by the ECB or the central bank of a Member State	127.36	79.05	40.17	24.51	23.51
Liabilities provided where the counterparty cannot be determined	1,996.48	2,026.51	2,138.61	2,166.50	2,191.48
Independent liabilities	C	C	C	C	C
Other liabilities	320.41	315.05	331.70	312.32	343.83
Required stable funding	12,195.02	12,195.61	12,384.40	12,470.83	12,626.84
Central bank assets	11.58	9.76	9.36	9.29	10.66
Liquid assets	244.58	240.57	293.03	297.22	294.58
Securities other than liquid assets	691.54	698.15	734.52	751.13	752.55
Loans	9,478.17	9,457.27	9,520.82	9,572.12	9,610.17
of which: residential mortgages	1,288.75	1,285.03	1,281.34	1,294.02	1,303.35
Interdependent assets	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C
Derivatives	212.53	227.08	230.70	231.50	247.82
Contributions to CCP default fund ²⁾	17.52	16.88	17.55	18.97	19.68
Other assets	1,283.05	1,291.42	1,322.50	1,329.74	1,428.19
Off-balance sheet items	254.96	253.47	254.91	259.86	262.24
Net stable funding ratio	125.90%	126.70%	126.95%	127.28%	126.88%

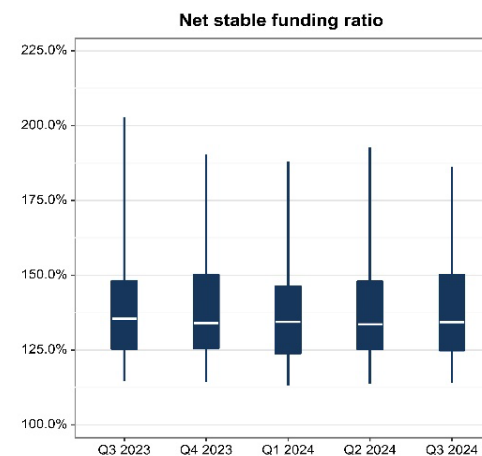
Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.



T05.03.2 Net stable funding ratio by country/1

(EUR billions; percentages)

Net stable funding ratio and its components (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Available stable funding	16,020.54	464.37	C	2,482.43	22.46	371.51	253.53	2,606.89	4,996.66	-	1,739.55
Capital items and instruments	2,021.42	46.41	C	359.95	3.05	72.60	38.85	294.66	641.02	-	227.95
Retail deposits	7,606.05	302.37	C	813.23	11.59	149.86	172.95	1,469.00	2,123.01	-	973.11
of which: maturity < 6 months	7,093.37	266.03	C	673.15	10.32	142.35	157.93	1,393.88	2,034.11	-	903.42
of which: maturity >= 6 months to < 1 year	245.35	13.81	C	87.32	1.20	2.85	11.40	59.19	22.97	-	14.10
of which: maturity >= 1 year	267.33	22.53	C	52.76	0.07	4.66	3.63	15.93	65.93	-	55.58
Other non-financial customers (except central banks)	1,985.67	46.52	C	378.84	3.23	49.34	27.08	284.46	686.62	-	209.26
of which: maturity < 6 months	2,038.33	45.80	C	323.22	4.54	61.98	25.74	324.56	708.16	-	214.23
of which: maturity >= 6 months to < 1 year	68.39	0.91	C	20.22	0.07	1.56	0.39	11.06	20.80	-	3.77
of which: maturity >= 1 year	183.48	1.44	C	68.72	0.13	0.58	2.12	17.03	50.73	-	25.21
Operational deposits	536.91	12.93	C	100.74	1.65	22.68	1.32	74.65	213.06	-	37.93
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Financial customers and central banks	1,301.40	52.87	C	264.59	1.59	57.47	4.43	144.37	544.17	-	139.63
of which: liabilities provided by the ECB or the central bank of a Member State	23.51	C	C	C	C	C	C	C	5.34	-	0.75
Liabilities provided where the counterparty cannot be determined	2,191.48	C	C	492.46	C	18.82	4.20	276.07	640.80	-	116.06
Independent liabilities	C	C	C	C	C	C	C	C	C	-	C
Other liabilities	343.83	0.87	C	38.84	0.06	C	C	C	C	-	C
Required stable funding	12,626.84	331.60	C	2,006.88	15.89	243.78	181.52	1,963.07	4,330.87	-	1,317.68
Central bank assets	10.66	C	C	C	C	1.79	C	1.31	0.69	-	0.01
Liquid assets	294.58	10.00	C	44.80	0.11	6.52	1.55	23.34	151.09	-	28.41
Securities other than liquid assets	752.55	11.60	C	210.83	C	8.15	16.14	54.53	277.36	-	87.81
Loans	9,610.17	282.55	C	1,464.05	14.92	191.37	116.74	1,531.02	3,167.24	-	934.89
of which: residential mortgages	1,303.35	C	C	C	C	55.19	C	85.96	563.62	-	C
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Derivatives	247.82	3.44	C	63.32	0.04	6.46	1.36	17.93	100.34	-	25.14
Contributions to CCP default fund ²⁾	19.68	C	C	5.56	C	0.51	C	0.76	8.48	-	1.65
Other assets	1,428.19	18.89	C	159.15	0.38	19.06	42.88	301.53	542.24	-	204.39
Off-balance sheet items	262.24	5.09	C	51.56	0.33	C	2.65	C	C	-	C
Net stable funding ratio	126.88%	140.04%	C	123.70%	141.32%	152.40%	139.67%	132.80%	115.37%	-	132.02%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

T05.03.2 Net stable funding ratio by country/2

(EUR billions; percentages)

Net stable funding ratio and its components (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Available stable funding	C	C	28.37	62.03	C	1,681.87	539.25	202.58	41.68	-	468.18
Capital items and instruments	C	C	2.42	8.91	C	168.60	67.94	22.14	5.78	-	53.11
Retail deposits	C	C	22.04	35.37	C	901.58	263.33	146.46	29.57	-	151.95
of which: maturity < 6 months	C	C	21.46	32.81	C	852.77	249.43	138.42	28.14	-	150.60
of which: maturity >= 6 months to < 1 year	C	C	C	1.30	C	15.79	4.81	6.81	0.94	-	1.28
of which: maturity >= 1 year	C	C	C	1.26	C	33.02	9.09	1.23	0.50	-	0.07
Other non-financial customers (except central banks)	C	C	1.34	12.17	C	143.90	65.47	15.41	3.88	-	C
of which: maturity < 6 months	C	C	2.51	10.40	C	167.17	59.83	18.61	3.34	-	61.59
of which: maturity >= 6 months to < 1 year	C	C	C	0.52	C	5.99	1.41	0.48	0.10	-	C
of which: maturity >= 1 year	C	C	0.07	1.61	C	9.81	4.67	C	0.43	-	C
Operational deposits	C	C	C	0.90	C	48.04	3.56	C	C	-	12.95
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Financial customers and central banks	C	C	C	0.58	C	54.90	24.31	C	1.57	-	4.98
of which: liabilities provided by the ECB or the central bank of a Member State	C	C	C	C	C	C	0.72	C	C	-	C
Liabilities provided where the counterparty cannot be determined	C	C	C	C	C	355.38	87.34	4.57	C	-	190.35
Independent liabilities	C	C	C	C	C	C	C	C	C	-	C
Other liabilities	C	C	C	3.27	C	C	C	5.91	0.19	-	C
Required stable funding	C	C	14.71	45.57	C	1,240.57	374.66	121.20	24.65	-	376.23
Central bank assets	C	C	C	C	C	C	C	0.09	C	-	C
Liquid assets	C	C	C	2.31	C	12.03	5.50	3.93	0.26	-	3.72
Securities other than liquid assets	C	C	C	5.60	C	35.07	21.06	9.64	2.05	-	9.65
Loans	C	C	12.70	33.44	C	1,094.24	296.66	91.17	20.33	-	327.98
of which: residential mortgages	C	C	C	C	C	361.08	C	C	C	-	C
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	-	C
Derivatives	C	C	C	0.46	C	24.11	1.56	1.00	C	-	2.30
Contributions to CCP default fund ²⁾	C	C	C	C	C	2.33	0.03	C	C	-	C
Other assets	C	C	0.59	2.85	C	50.72	45.13	12.60	1.44	-	22.72
Off-balance sheet items	C	C	0.17	C	C	22.01	4.69	C	0.47	-	9.77
Net stable funding ratio	C	C	192.82%	136.13%	C	135.57%	143.93%	167.14%	169.10%	-	124.44%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

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

(EUR billions; percentages)

Net stable funding ratio and its components (Q3 2024)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Available stable funding	16,020.54	663.99	169.06	C	2,222.08	6,383.24	889.13	107.39	5,234.26	C
Capital items and instruments	2,021.42	77.79	28.88	C	272.18	757.25	103.32	14.73	733.52	C
Retail deposits	7,606.05	137.41	71.51	C	1,338.88	2,938.48	565.34	70.62	2,469.86	C
of which: maturity < 6 months	7,093.37	127.97	60.15	C	1,254.66	2,785.19	506.94	66.68	2,278.77	C
of which: maturity >= 6 months to < 1 year	245.35	3.02	C	C	42.20	72.50	36.20	3.00	87.07	C
of which: maturity >= 1 year	267.33	6.42	C	C	42.03	80.79	22.20	0.94	104.02	C
Other non-financial customers (except central banks)	1,985.67	121.06	9.08	C	248.29	866.84	63.67	10.72	659.47	C
of which: maturity < 6 months	2,038.33	88.50	7.41	C	253.63	908.77	50.38	13.07	712.22	C
of which: maturity >= 6 months to < 1 year	68.39	7.90	0.60	C	6.43	34.08	1.89	0.24	17.14	C
of which: maturity >= 1 year	183.48	24.66	1.21	C	18.82	80.40	13.92	0.67	41.72	C
Operational deposits	536.91	12.23	34.23	C	35.88	281.66	3.49	3.52	165.90	C
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	C
Financial customers and central banks	1,301.40	100.09	9.95	C	93.09	641.39	49.11	4.91	397.47	C
of which: liabilities provided by the ECB or the central bank of a Member State	23.51	C	C	C	1.03	19.50	C	0.00	2.98	C
Liabilities provided where the counterparty cannot be determined	2,191.48	206.93	C	272.86	178.49	723.57	94.48	2.19	699.37	C
Independent liabilities	C	C	C	C	C	C	C	C	C	C
Other liabilities	343.83	C	1.83	C	C	C	C	C	74.88	C
Required stable funding	12,626.84	555.93	97.07	C	1,534.34	5,405.55	648.46	70.29	4,051.40	C
Central bank assets	10.66	C	C	C	1.66	C	C	C	1.33	C
Liquid assets	294.58	13.51	9.31	C	27.97	156.21	8.56	0.65	66.98	C
Securities other than liquid assets	752.55	29.18	13.56	C	83.02	305.18	45.46	2.61	249.90	C
Loans	9,610.17	462.73	56.29	C	1,182.23	3,983.81	496.61	63.21	3,147.71	C
of which: residential mortgages	1,303.35	C	2.56	C	96.81	815.86	135.23	5.36	247.53	C
Interdependent assets	C	C	C	C	C	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C	C	C	C	C
Derivatives	247.82	6.45	3.87	C	9.21	123.77	3.06	0.18	95.47	C
Contributions to CCP default fund ²⁾	19.68	0.56	0.59	C	1.04	10.05	0.32	C	7.11	C
Other assets	1,428.19	33.08	12.02	C	208.12	708.20	84.62	2.45	375.71	C
Off-balance sheet items	262.24	10.25	C	C	C	110.84	8.87	C	C	C
Net stable funding ratio	126.88%	119.44%	174.16%	129.84%	144.82%	118.09%	137.12%	152.79%	129.20%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

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

(EUR billions; percentages)

Net stable funding ratio and its components (Q3 2024)	Total	Banks with total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Available stable funding	16,020.54	165.75	1,838.21	1,637.37	5,995.96	6,383.24
Capital items and instruments	2,021.42	22.48	223.26	255.00	763.42	757.25
Retail deposits	7,606.05	111.26	899.35	780.84	2,876.11	2,938.48
of which: maturity < 6 months	7,093.37	105.19	802.20	721.19	2,679.59	2,785.19
of which: maturity >= 6 months to < 1 year	245.35	4.18	50.51	27.02	91.13	72.50
of which: maturity >= 1 year	267.33	1.89	46.64	32.63	105.39	80.79
Other non-financial customers (except central banks)	1,985.67	17.42	161.20	155.87	784.35	866.84
of which: maturity < 6 months	2,038.33	18.76	141.22	177.10	792.48	908.77
of which: maturity >= 6 months to < 1 year	68.39	0.41	5.55	4.61	23.75	34.08
of which: maturity >= 1 year	183.48	1.52	29.58	9.02	62.95	80.40
Operational deposits	536.91	3.70	53.52	45.60	152.43	281.66
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C
Financial customers and central banks	1,301.40	6.89	142.90	122.23	388.00	641.39
of which: liabilities provided by the ECB or the central bank of a Member State	23.51	0.00	C	C	3.93	19.50
Liabilities provided where the counterparty cannot be determined	2,191.48	2.26	336.99	235.69	892.98	723.57
Independent liabilities	C	C	C	C	C	C
Other liabilities	343.83	C	C	C	104.89	C
Required stable funding	12,626.84	102.59	1,318.13	1,177.34	4,623.24	5,405.55
Central bank assets	10.66	C	C	1.88	1.08	C
Liquid assets	294.58	1.53	29.34	31.26	76.24	156.21
Securities other than liquid assets	752.55	5.66	85.09	80.85	275.78	305.18
Loans	9,610.17	85.98	1,036.01	879.49	3,624.87	3,983.81
of which: residential mortgages	1,303.35	9.49	98.07	72.48	307.46	815.86
Interdependent assets	C	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment ¹⁾	C	C	C	C	C	C
Derivatives	247.82	0.46	15.01	20.55	88.04	123.77
Contributions to CCP default fund ²⁾	19.68	C	C	2.22	5.94	10.05
Other assets	1,428.19	7.28	132.97	139.55	440.20	708.20
Off-balance sheet items	262.24	1.64	17.13	C	C	110.84
Net stable funding ratio	126.88%	161.57%	139.46%	139.07%	129.69%	118.09%

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) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
Numerator: Liquidity buffer	4,946.53	4,934.80	5,003.66	4,991.40	5,026.14
Level 1 assets: unadjusted	4,759.91	4,736.70	4,759.81	4,740.32	4,811.27
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	104.78	47.04	493.94	464.58	483.42
Level 1 assets: adjusted amount	4,864.69	4,783.74	5,253.75	5,204.90	5,294.68
Excluding EHQCB ²⁾	4,670.14	4,562.44	5,011.92	4,942.30	5,029.98
EHQCB	194.55	221.30	241.82	262.60	264.71
Level 2 assets: unadjusted	C	199.46	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	30.75	C	C	C
Level 2 assets: adjusted amount	229.82	230.20	314.54	315.22	314.79
Level 2A	133.63	127.87	171.27	168.80	168.99
Level 2B	96.19	102.33	143.27	146.42	145.80
Excess liquidity asset amount	C	1.36	C	C	C
Denominator: Net liquidity outflow	3,116.16	3,003.08	3,167.48	3,131.63	3,170.71
Total outflows	4,541.97	4,286.96	4,703.29	4,640.87	4,725.97
Reduction for inflows	1,425.81	1,283.88	1,535.81	1,509.24	1,555.26
Liquidity coverage ratio	158.74%	164.32%	157.97%	159.39%	158.52%

Source: ECB.

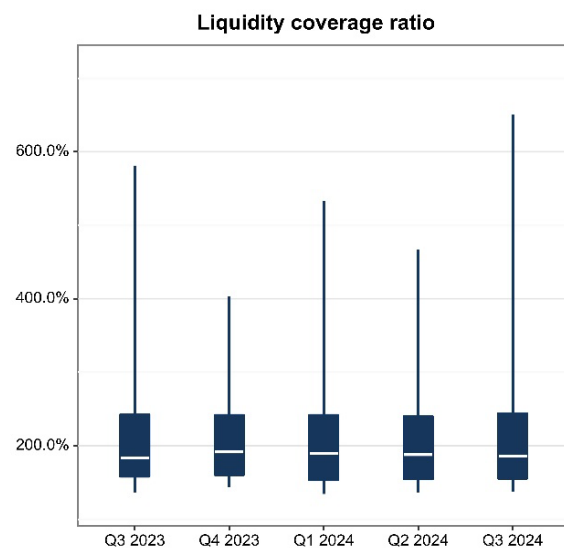
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

C: the value is suppressed for confidentiality reasons.

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

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

2) EHQCB stands for Extremely High Quality Covered Bonds.



T06.01.2 Liquidity coverage ratio¹⁾ by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q3 2024)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Numerator: Liquidity buffer	5,026.14	173.21	C	1,031.34	9.08	191.16	86.13	659.14	1,439.70	-	489.41
Level 1 assets: unadjusted	4,811.27	166.42	C	974.76	C	188.16	85.56	672.93	1,349.31	-	461.52
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	483.42	0.23	C	C	C	C	-0.20	-30.39	-3.20	-	-12.41
Level 1 assets: adjusted amount	5,294.68	166.65	C	C	9.07	C	85.36	642.53	1,346.12	-	449.11
Excluding EHQCB ²⁾	5,029.98	152.76	C	1,350.19	C	194.90	83.93	624.63	1,300.66	-	414.75
EHQCB	264.71	13.89	C	C	C	C	1.43	17.90	45.46	-	34.36
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	314.79	7.04	C	80.67	C	C	0.58	24.62	123.34	-	30.79
Level 2A	168.99	C	C	67.13	C	C	C	C	45.94	-	17.37
Level 2B	145.80	C	C	13.54	C	0.74	C	C	77.39	-	13.42
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	3,170.71	101.80	C	698.63	4.94	110.51	39.55	384.30	987.09	-	286.69
Total outflows	4,725.97	121.08	C	954.06	5.50	134.03	43.21	522.75	1,730.16	-	381.59
Reduction for inflows	1,555.26	19.28	C	255.43	0.56	23.52	3.66	138.45	743.07	-	94.90
Liquidity coverage ratio	158.52%	170.15%	C	147.62%	183.64%	172.98%	217.77%	171.52%	145.85%	-	170.71%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.2 Liquidity coverage ratio¹⁾ by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q3 2024)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	C	C	15.02	31.29	C	470.65	158.48	80.67	13.10	-	152.09
Level 1 assets: unadjusted	C	C	13.74	25.72	C	446.87	155.52	78.58	13.01	-	145.22
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	C	C	C	2.17	C	57.95	C	C	C	-	C
Level 1 assets: adjusted amount	C	C	C	27.89	C	504.82	C	C	C	-	C
Excluding EHQCB ²⁾	C	C	13.86	C	C	486.51	155.66	77.24	13.32	-	103.26
EHQCB	C	C	C	C	C	18.31	C	C	C	-	C
Level 2 assets: unadjusted	C	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	C	C	C	5.61	C	23.20	2.29	2.09	C	-	9.38
Level 2A	C	C	C	3.94	C	7.03	1.99	0.83	C	-	C
Level 2B	C	C	C	1.67	C	16.17	0.29	1.27	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	C	C	3.92	17.56	C	316.38	89.95	27.49	4.78	-	88.37
Total outflows	C	C	5.10	21.63	C	498.29	143.08	34.34	6.55	-	113.93
Reduction for inflows	C	C	1.19	4.07	C	181.91	53.12	6.85	1.77	-	25.56
Liquidity coverage ratio	C	C	383.20%	178.21%	C	148.76%	176.18%	293.42%	273.96%	-	172.11%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q3 2024)	Total	Corporate/wholesale lenders	Custodian and asset managers	Development/promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Numerator: Liquidity buffer	5,026.14	267.04	140.79	C	696.54	1,880.31	185.57	35.37	1,727.33	C
Level 1 assets: unadjusted	4,811.27	253.16	132.80	78.23	678.14	1,798.19	179.32	C	1,646.70	C
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	483.42	2.19	0.35	C	1.06	C	-2.22	C	49.78	C
Level 1 assets: adjusted amount	5,294.68	255.35	133.15	C	679.20	C	177.10	C	1,696.47	C
Excluding EHQCB ²⁾	5,029.98	225.59	122.06	C	646.94	2,177.65	166.71	35.21	1,569.50	C
EHQCB	264.71	29.76	11.09	C	32.25	C	10.39	C	126.97	C
Level 2 assets: unadjusted	C	C	C	3.97	C	C	C	0.36	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C	C	C	C	C
Level 2 assets: adjusted amount	314.79	14.12	9.01	C	18.47	178.24	6.92	C	82.43	C
Level 2A	168.99	12.07	C	C	11.46	87.60	3.20	0.28	47.22	C
Level 2B	145.80	2.04	C	C	7.00	90.64	3.72	C	35.21	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	C
Denominator: Net liquidity outflow	3,170.71	170.99	70.68	C	337.43	1,330.28	84.67	15.70	1,118.51	C
Total outflows	4,725.97	224.41	111.57	C	438.51	2,212.86	111.89	19.41	1,553.64	C
Reduction for inflows	1,555.26	53.41	40.90	C	101.08	882.59	27.22	3.71	435.13	C
Liquidity coverage ratio	158.52%	156.17%	199.20%	200.52%	206.42%	141.35%	219.18%	225.21%	154.43%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.01.3 Liquidity coverage ratio¹⁾ by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q3 2024)	Total	Banks with total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Numerator: Liquidity buffer	5,026.14	70.01	604.88	542.21	1,928.72	1,880.31
Level 1 assets: unadjusted	4,811.27	67.66	582.12	528.37	1,834.93	1,798.19
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	483.42	C	5.81	C	46.89	C
Level 1 assets: adjusted amount	5,294.68	C	587.93	C	1,881.82	C
Excluding EHQCB ²⁾	5,029.98	67.48	553.38	504.46	1,727.02	2,177.65
EHQCB	264.71	C	34.55	C	154.80	C
Level 2 assets: unadjusted	C	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	C	C
Level 2 assets: adjusted amount	314.79	2.35	24.90	13.59	95.70	178.24
Level 2A	168.99	0.97	14.73	6.83	58.86	87.60
Level 2B	145.80	1.38	10.17	6.76	36.84	90.64
Excess liquidity asset amount	C	C	C	C	C	C
Denominator: Net liquidity outflow	3,170.71	26.18	284.21	283.44	1,246.60	1,330.28
Total outflows	4,725.97	32.67	378.32	372.35	1,729.77	2,212.86
Reduction for inflows	1,555.26	6.49	94.11	88.91	483.16	882.59
Liquidity coverage ratio	158.52%	267.41%	212.83%	191.30%	154.72%	141.35%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

T06.02.1 Liquidity coverage ratio band by reference period

(number of institutions)

Indicator	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024
LCR ¹⁾ ≤ 100%	-	-	-	-	-
100% < LCR ≤ 150%	23	15	24	24	19
LCR > 150%	86	91	85	85	89
Total	109	106	109	109	108

Source: ECB.

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

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

1) LCR stands for Liquidity Coverage Ratio.

T06.02.2 Liquidity coverage ratio band by country

(number of institutions)

Country (Q3 2024)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	-	5
Bulgaria	-	-	1
Germany	-	7	17
Estonia	-	1	2
Ireland	-	1	4
Greece	-	-	4
Spain	-	1	9
France	-	3	8
Croatia ¹⁾	-	-	-
Italy	-	1	11
Cyprus	-	-	1
Latvia	-	1	1
Lithuania	-	-	3
Luxembourg	-	1	2
Malta	-	-	2
Netherlands	-	3	4
Austria	-	-	6
Portugal	-	-	3
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	-	3
Total	-	19	89

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q3 2024)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
Less than €30 billion	-	3	15
Between €30 billion and €100 billion	-	2	41
Between €100 billion and €200 billion	-	2	17
More than €200 billion	-	8	13
G-SIBs ¹⁾	-	4	3
Total	-	19	89

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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Postal address 60640 Frankfurt am Main, Germany

Telephone +49 69 1344 0

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