



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

Supervisory Banking Statistics

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BANKENTOEZICHT

April 2023

BANKTILLSYN BANKU UZRAUDZĪBA

BANKŲ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

BANKING SUPERVISION

PANGANDUSJÄRELEVALVE

SUPERVISÃO BANCÁRIA

BANKOVNI DOHLED

BANKENAUF SICHT

БАНКОВ НАДЗОР BANKTILLSYN

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

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T00.01 Overview

(EUR billions; percentages; number of institutions)

Main figures	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Number of SIs					
Full sample	113	112	111	111	111
Liquidity sample ¹⁾	113	112	111	111	111
Balance sheet composition					
Total assets	25,091.66	26,458.16	26,765.38	27,770.97	25,848.44
Total liabilities	23,483.49	24,840.14	25,152.06	26,141.36	24,191.76
Equity	1,608.17	1,618.01	1,613.32	1,629.60	1,656.67
Key indicators					
Net interest margin	1.21%	1.20%	1.23%	1.23%	1.36%
Cost-to-income ratio	64.28%	64.30%	62.20%	61.43%	61.19%
Cost of risk	0.50%	0.56%	0.52%	0.48%	0.47%
Return on equity	6.70%	6.04%	7.59%	7.55%	7.68%
Capital adequacy and leverage					
CET 1 ratio ²⁾	15.60%	14.99%	14.97%	14.74%	15.27%
Tier 1 ratio ²⁾	16.92%	16.22%	16.22%	16.03%	16.60%
Total capital ratio ²⁾	19.59%	18.87%	18.86%	18.68%	19.26%
Leverage ratio (transitional definition)	6.04%	5.68%	5.27%	5.17%	5.58%
Leverage ratio (fully phased-in definition)	5.91%	5.59%	5.19%	5.09%	5.49%
Asset quality					
Non-performing loans ratio (including cb) ³⁾	2.06%	1.95%	1.85%	1.79%	1.84%
Non-performing loans ratio (excluding cb) ³⁾	2.61%	2.51%	2.35%	2.30%	2.28%
Stage 2 as a share of total loans and advances ⁴⁾	9.14%	9.28%	9.72%	9.82%	9.63%
Funding					
Loan-to-deposit ratio	104.38%	104.49%	105.34%	104.75%	103.49%
Net stable funding ratio	129.40%	128.88%	126.99%	127.06%	125.76%
Liquidity					
Liquidity coverage ratio	173.43%	167.39%	164.32%	161.99%	161.46%

Source: ECB.

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

1) As of the reference period Q1 2020, the liquidity sample matches the full sample. For entities where the ultimate EU parent of the banking group is located outside the SSM, the data show the highest level of consolidation reported to the ECB at the cut-off date. The obtained data are aggregated in the liquidity coverage ratio shown above.

2) 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).

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

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

T01.01 Significant institutions by country and classification

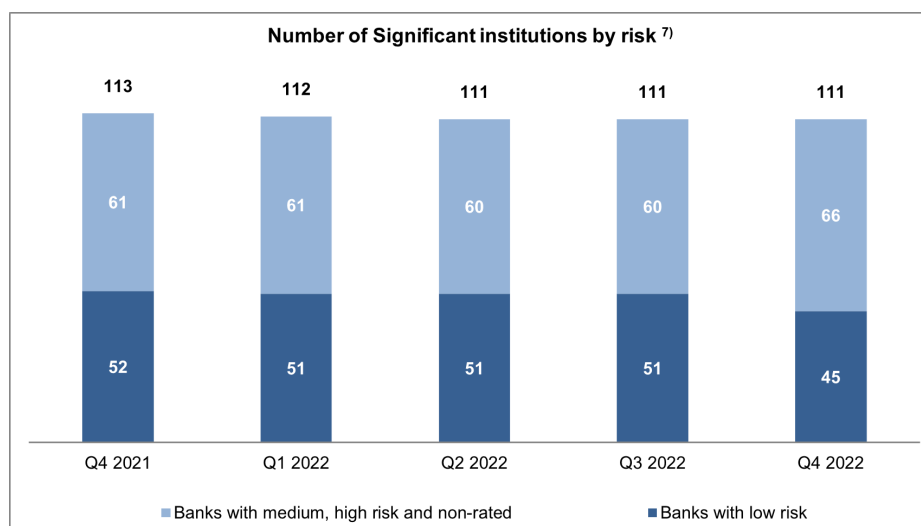
(number of institutions)

Country	Q4 2022
Belgium	5
Bulgaria	1
Germany	22
Estonia	3
Ireland	6
Greece	4
Spain	10
France	11
Croatia ¹⁾	-
Italy	12
Cyprus	2
Latvia	3
Lithuania	3
Luxembourg	4
Malta	3
Netherlands	7
Austria	6
Portugal	3
Slovenia	3
Slovakia ¹⁾	-
Finland	3
Total	111

Size	Q4 2022
Banks with total assets	
Less than €30 billion	23
Between €30 billion and €100 billion	43
Between €100 billion and €200 billion	17
More than €200 billion	20
G-SIBs ²⁾	8
Total	111

Geographical diversification	Q4 2022
Banks with significant domestic exposures ³⁾	15
Banks with largest non-domestic exposures	
SSM	66
Non-SSM EEA ⁴⁾	10
Non-EEA Europe ⁵⁾	11
RoW ⁶⁾	9
Total	111

Business model classification	Q4 2022
Corporate/wholesale lenders	10
Custodian and asset managers	8
Development/promotional lenders	5
Diversified lenders	33
G-SIBs ²⁾	8
Retail and consumer credit lenders	13
Small market lenders	14
Universal and investment banks	20
Not classified	-
Total	111



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.

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

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

5) European countries not in the EEA.

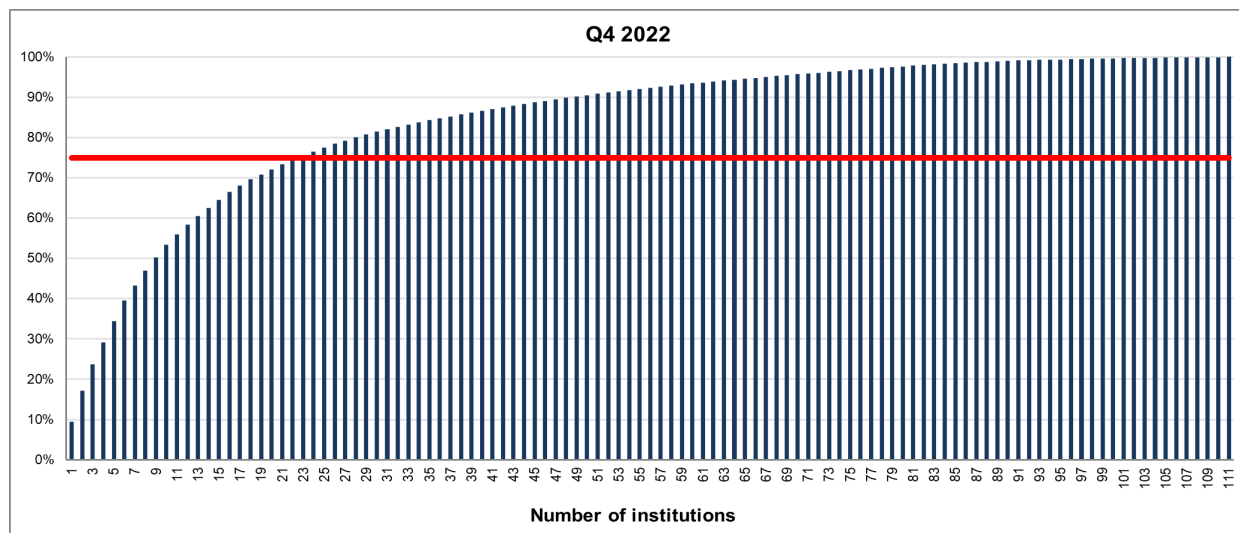
6) RoW: rest of the world, i.e. all countries except European countries.

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

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

T01.02 Concentration of total assets

(cumulative percentages of total assets)



Source: ECB.

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

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

T02.01.1 Profit and loss figures by reference period

(EUR millions; percentages)

Profit and loss ^{1) 2)}	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Net interest income	260,697.29	68,141.40	139,694.55	213,703.53	298,015.84
Net fee and commission income	160,283.10	41,617.05	82,972.35	123,624.34	165,422.31
Net trading (and investment) income	33,510.60	13,477.68	25,005.55	33,087.93	41,290.96
Net gains or losses from hedge accounting	-169.28	648.48	1,265.91	1,244.79	1,258.83
Exchange differences, net	2,471.99	-209.12	-91.48	1,441.13	1,167.20
Net other operating income	24,312.92	5,874.45	11,117.28	15,320.23	20,583.00
Operating income ³⁾	481,106.63	129,549.95	259,964.17	388,421.95	527,738.14
Administrative expenses and depreciation	-309,276.75	-83,295.57	-161,699.21	-238,615.09	-322,921.34
Net income before impairment, provisions and taxes	171,829.87	46,254.38	98,264.96	149,806.86	204,816.80
Impairment and provisions ⁴⁾	-55,497.11	-16,561.13	-24,367.96	-36,857.70	-56,266.02
Other	21,166.48	3,687.14	5,460.57	9,032.52	13,920.13
Profit and loss before tax ⁵⁾	140,532.33	33,884.65	82,278.54	122,960.14	163,846.25
Tax expenses or income	-32,757.70	-9,438.96	-21,085.06	-30,722.92	-36,654.46
Net profit/loss	107,774.63	24,445.69	61,193.48	92,237.22	127,191.80
Net interest income to operating income	54.19%	52.60%	53.74%	55.02%	56.47%
Net fee and commission income to operating income	33.32%	32.12%	31.92%	31.83%	31.35%
Net trading (and investment) income to operating income	6.97%	10.40%	9.62%	8.52%	7.82%

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 (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

T02.01.2 Profit and loss figures by country

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q4 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁶⁾	Italy
Net interest income	298,015.84	7,820.92	C	37,172.02	734.38	6,290.86	5,582.25	72,989.52	72,862.45	-	35,158.71
Net fee and commission income	165,422.31	3,459.64	C	26,163.65	212.31	3,468.09	1,619.03	25,692.22	56,224.25	-	25,934.46
Net trading (and investment) income	41,290.96	593.43	C	7,216.10	38.79	631.68	1,537.72	3,368.50	19,347.29	-	4,022.94
Net gains or losses from hedge accounting	1,258.83	C	C	-497.29	C	21.72	75.27	183.43	258.55	-	433.99
Exchange differences, net	1,167.20	C	C	118.17	C	85.02	95.03	449.50	2,343.03	-	-1,491.07
Net other operating income	20,583.00	400.73	C	3,221.61	26.04	1,279.72	1,134.14	-1,363.92	7,756.62	-	4,971.42
Operating income ³⁾	527,738.14	12,192.98	C	73,394.27	1,015.64	11,777.09	10,043.44	101,319.25	158,792.19	-	69,030.45
Administrative expenses and depreciation	-322,921.34	-7,128.47	C	-50,336.59	-495.49	-7,838.66	-3,707.30	-50,997.03	-108,856.46	-	-43,402.04
Net income before impairment, provisions and taxes	204,816.80	5,064.50	C	23,057.67	520.14	3,938.42	6,336.14	50,322.22	49,935.72	-	25,628.41
Impairment and provisions ⁴⁾	-56,266.02	-488.62	C	-4,288.81	C	-836.54	-2,202.81	-19,653.54	-12,306.45	-	-8,609.29
Other	13,920.13	1,022.87	C	431.55	C	4.58	382.26	2,315.82	5,101.83	-	3,392.73
Profit and loss before tax ⁵⁾	163,846.25	5,602.22	C	19,200.23	512.22	2,791.30	4,820.74	32,923.42	42,682.66	-	20,865.54
Tax expenses or income	-36,654.46	-872.64	C	-3,913.95	-65.28	-749.42	-1,063.08	-9,699.85	-9,357.68	-	-3,068.03
Net profit/loss	127,191.80	4,729.58	C	15,286.28	446.94	2,041.88	3,757.66	23,223.57	33,324.98	-	17,797.51
Net interest income to operating income	56.47%	64.14%	C	50.65%	72.31%	53.42%	55.58%	72.04%	45.89%	-	50.93%
Net fee and commission income to operating income	31.35%	28.37%	C	35.65%	20.90%	29.45%	16.12%	25.36%	35.41%	-	37.57%
Net trading (and investment) income to operating income	7.82%	4.87%	C	9.83%	3.82%	5.36%	15.31%	3.32%	12.18%	-	5.83%
Profit and loss ^{1) 2)} (Q4 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁶⁾	Finland
Net interest income	C	356.76	515.82	1,020.65	369.05	30,320.96	13,088.50	4,214.25	830.62	-	7,647.59
Net fee and commission income	C	163.51	216.16	983.40	105.12	7,727.96	7,267.92	1,690.08	409.72	-	3,631.81
Net trading (and investment) income	C	38.51	92.15	184.36	22.45	1,980.97	163.80	299.59	43.17	-	C
Net gains or losses from hedge accounting	C	C	C	-0.73	C	448.41	-72.06	-7.76	C	-	C
Exchange differences, net	C	C	C	41.01	10.47	-55.36	376.04	107.67	C	-	C
Net other operating income	C	17.22	15.47	206.23	C	2,670.58	205.32	177.84	32.69	-	-242.97
Operating income ³⁾	C	564.08	808.68	2,434.92	507.99	43,093.52	21,029.52	6,481.68	1,317.48	-	12,276.11
Administrative expenses and depreciation	C	-288.57	-314.69	-1,845.47	-458.23	-25,610.34	-10,387.70	-3,047.57	-781.79	-	-6,378.66
Net income before impairment, provisions and taxes	C	275.51	493.99	589.45	49.76	17,483.19	10,641.83	3,434.10	535.69	-	5,897.45
Impairment and provisions ⁴⁾	C	C	C	C	59.73	-3,301.46	-2,782.77	C	-53.99	-	C
Other	C	C	C	C	3.05	300.80	475.97	C	324.90	-	C
Profit and loss before tax ⁵⁾	C	245.34	468.74	507.28	112.54	15,065.13	8,792.25	2,129.33	806.60	-	5,878.64
Tax expenses or income	C	-4.79	-89.48	-75.10	-36.96	-4,078.42	-1,598.42	-520.39	-66.14	-	-1,326.76
Net profit/loss	C	240.56	379.27	432.18	75.58	10,986.72	7,193.83	1,608.94	740.47	-	4,551.89
Net interest income to operating income	C	63.25%	63.79%	41.92%	72.65%	70.36%	62.24%	65.02%	63.05%	-	62.30%
Net fee and commission income to operating income	C	28.99%	26.73%	40.39%	20.69%	17.93%	34.56%	26.07%	31.10%	-	29.58%
Net trading (and investment) income to operating income	C	6.83%	11.39%	7.57%	4.42%	4.60%	0.78%	4.62%	3.28%	-	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 (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

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

T02.01.3 Profit and loss figures by classification (business model)

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q4 2022)	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	298,015.84	10,293.96	1,630.27	2,072.52	55,721.86	135,598.66	10,474.79	2,983.38	79,240.41	-
Net fee and commission income	165,422.31	2,612.06	5,412.92	118.38	26,966.01	76,327.77	6,042.28	1,253.71	46,689.18	-
Net trading (and investment) income	41,290.96	560.16	960.45	277.40	3,018.67	25,450.00	-399.34	254.90	11,168.71	-
Net gains or losses from hedge accounting	1,258.83	-204.30	C	C	230.05	732.42	6.85	C	407.14	-
Exchange differences, net	1,167.20	-8.33	-42.25	26.98	306.25	1,473.00	56.37	-49.75	-595.06	-
Net other operating income	20,583.00	4,038.35	C	C	3,796.10	8,017.21	1,291.27	C	1,824.65	-
Operating income ³⁾	527,738.14	17,291.91	8,503.06	3,542.45	90,038.95	247,599.06	17,472.22	4,555.47	138,735.02	-
Administrative expenses and depreciation	-322,921.34	-9,614.66	-5,380.67	-1,306.54	-51,450.13	-156,190.85	-13,481.55	-2,297.62	-83,199.32	-
Net income before impairment, provisions and taxes	204,816.80	7,677.24	3,122.40	2,235.91	38,588.82	91,408.21	3,990.67	2,257.85	55,535.70	-
Impairment and provisions ⁴⁾	-56,266.02	-877.14	C	C	-12,102.75	-28,745.99	-1,723.11	C	-12,088.31	-
Other	13,920.13	487.25	C	C	2,401.92	3,430.84	1,449.88	C	4,900.96	-
Profit and loss before tax ⁵⁾	163,846.25	7,869.96	3,233.71	2,524.00	30,103.27	67,895.81	3,341.20	2,382.74	46,495.56	-
Tax expenses or income	-36,654.46	-1,425.13	-780.25	-322.10	-5,761.17	-14,985.32	-1,005.85	-261.61	-12,113.03	-
Net profit/loss	127,191.80	6,444.83	2,453.47	2,201.89	24,342.10	52,910.49	2,335.34	2,121.14	34,382.54	-
Net interest income to operating income	56.47%	59.53%	19.17%	58.51%	61.89%	54.77%	59.95%	65.49%	57.12%	-
Net fee and commission income to operating income	31.35%	15.11%	63.66%	3.34%	29.95%	30.83%	34.58%	27.52%	33.65%	-
Net trading (and investment) income to operating income	7.82%	3.24%	11.30%	7.83%	3.35%	10.28%	-2.29%	5.60%	8.05%	-

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 (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

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

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

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q4 2022)	Total	Banks with significant domestic exposures ⁶⁾	Banks with largest non-domestic exposures			
			SSM	non-SSM EEA ⁷⁾	non-EEA Europe ⁸⁾	RoW ⁹⁾
Net interest income	298,015.84	14,948.30	142,704.74	19,877.54	10,226.61	110,258.65
Net fee and commission income	165,422.31	9,784.83	90,981.19	9,188.95	4,429.00	51,038.33
Net trading (and investment) income	41,290.96	351.94	22,745.82	1,798.78	1,372.67	15,021.74
Net gains or losses from hedge accounting	1,258.83	C	596.98	C	C	348.44
Exchange differences, net	1,167.20	C	968.45	C	C	995.46
Net other operating income	20,583.00	2,184.81	14,454.53	-139.75	418.44	3,664.97
Operating income ³⁾	527,738.14	27,304.18	272,451.70	30,275.84	16,378.82	181,327.60
Administrative expenses and depreciation	-322,921.34	-19,877.45	-167,095.84	-16,129.39	-10,771.83	-109,046.83
Net income before impairment, provisions and taxes	204,816.80	7,426.74	105,355.86	14,146.44	5,606.98	72,280.77
Impairment and provisions ⁴⁾	-56,266.02	-2,358.79	-26,542.31	-1,956.17	-1,759.84	-23,648.90
Other	13,920.13	2,148.51	11,548.39	864.70	465.02	-1,106.49
Profit and loss before tax ⁵⁾	163,846.25	7,671.55	90,606.53	13,060.51	3,997.00	48,510.66
Tax expenses or income	-36,654.46	-767.93	-19,300.53	-2,599.46	-1,179.46	-12,807.07
Net profit/loss	127,191.80	6,903.62	71,305.99	10,461.05	2,817.53	35,703.59
Net interest income to operating income	56.47%	54.75%	52.38%	65.65%	62.44%	60.81%
Net fee and commission income to operating income	31.35%	35.84%	33.39%	30.35%	27.04%	28.15%
Net trading (and investment) income to operating income	7.82%	1.29%	8.35%	5.94%	8.38%	8.28%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

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

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

8) European countries not in the EEA.

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

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

(EUR millions; percentages)

Profit and loss ^{1) 2)} (Q4 2022)	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	298,015.84	4,681.60	31,902.26	23,554.36	102,278.97	135,598.66
Net fee and commission income	165,422.31	2,505.51	15,605.14	12,848.59	58,135.30	76,327.77
Net trading (and investment) income	41,290.96	313.24	2,864.45	1,897.05	10,766.22	25,450.00
Net gains or losses from hedge accounting	1,258.83	19.35	131.69	179.36	196.00	732.42
Exchange differences, net	1,167.20	5.57	-25.30	284.45	-570.51	1,473.00
Net other operating income	20,583.00	143.76	6,757.66	3,881.92	1,782.45	8,017.21
Operating income ³⁾	527,738.14	7,669.02	57,235.90	42,645.73	172,588.43	247,599.06
Administrative expenses and depreciation	-322,921.34	-5,592.75	-30,255.42	-27,831.05	-103,051.27	-156,190.85
Net income before impairment, provisions and taxes	204,816.80	2,076.27	26,980.48	14,814.68	69,537.16	91,408.21
Impairment and provisions ⁴⁾	-56,266.02	-485.46	-7,347.24	-3,774.42	-15,912.91	-28,745.99
Other	13,920.13	379.98	1,306.08	2,280.47	6,522.76	3,430.84
Profit and loss before tax ⁵⁾	163,846.25	1,648.44	21,774.54	13,776.03	58,751.44	67,895.81
Tax expenses or income	-36,654.46	-365.64	-5,258.35	-1,776.55	-14,268.60	-14,985.32
Net profit/loss	127,191.80	1,282.80	16,516.19	11,999.48	44,482.84	52,910.49
Net interest income to operating income	56.47%	61.05%	55.74%	55.23%	59.26%	54.77%
Net fee and commission income to operating income	31.35%	32.67%	27.26%	30.13%	33.68%	30.83%
Net trading (and investment) income to operating income	7.82%	4.08%	5.00%	4.45%	6.24%	10.28%

Source: ECB.

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

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 (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

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

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

(EUR millions; percentages)

Profit and loss ^{2) 3)} (Q4 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Net interest income	298,015.84	175,135.26	122,880.58
Net fee and commission income	165,422.31	85,613.75	79,808.56
Net trading (and investment) income	41,290.96	19,081.72	22,209.23
Net gains or losses from hedge accounting	1,258.83	759.34	499.49
Exchange differences, net	1,167.20	-197.94	1,365.15
Net other operating income	20,583.00	6,476.59	14,106.41
Operating income ⁴⁾	527,738.14	286,868.72	240,869.42
Administrative expenses and depreciation	-322,921.34	-166,157.21	-156,764.13
Net income before impairment, provisions and taxes	204,816.80	120,711.50	84,105.29
Impairment and provisions ⁵⁾	-56,266.02	-32,676.56	-23,589.46
Other	13,920.13	10,754.88	3,165.26
Profit and loss before tax ⁶⁾	163,846.25	99,612.18	64,234.08
Tax expenses or income	-36,654.46	-24,745.94	-11,908.52
Net profit/loss	127,191.80	74,866.24	52,325.56
Net interest income to operating income	56.47%	61.05%	51.02%
Net fee and commission income to operating income	31.35%	29.84%	33.13%
Net trading (and investment) income to operating income	7.82%	6.65%	9.22%

Source: ECB.

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

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

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

3) Figures reported are year-to-date.

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

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

6) Profit and loss before tax from continued operations (i.e. "net income before impairment, provisions and taxes" + "impairment and provisions" + "other") plus profit and loss before tax from discontinued operations.

T02.02.1 Key performance indicators by reference period

(percentages)

Indicator ^{1) 2)}	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Net interest margin (NIM)	1.21%	1.20%	1.23%	1.23%	1.36%
Cost-to-income ratio (CIR)	64.28%	64.30%	62.20%	61.43%	61.19%
Cost of risk (CoR) ³⁾	0.50%	0.56%	0.52%	0.48%	0.47%
Return on equity (RoE)	6.70%	6.04%	7.59%	7.55%	7.68%
Return on assets (RoA)	0.43%	0.37%	0.46%	0.44%	0.49%

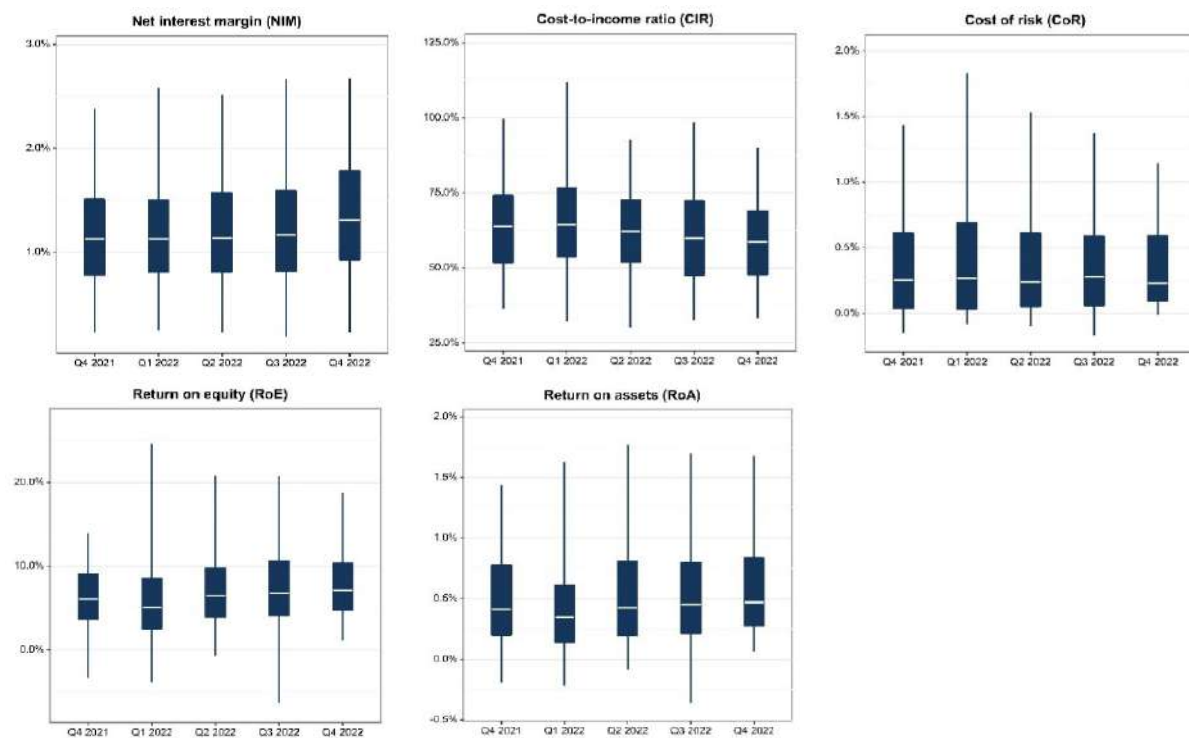
Source: ECB.

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

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 indicators by country

(percentages)

Country ^{1) 2)} (Q4 2022)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on assets (RoA)
Belgium	1.30%	58.46%	0.16%	11.44%	0.74%
Bulgaria	C	C	C	C	C
Germany	1.00%	68.58%	0.27%	5.72%	0.32%
Estonia	2.04%	48.79%	0.10%	10.07%	1.21%
Ireland	1.28%	66.56%	0.44%	3.46%	0.34%
Greece	2.14%	36.91%	0.80%	14.43%	1.20%
Spain	2.25%	50.33%	0.95%	10.35%	0.64%
France	1.01%	68.55%	0.45%	6.01%	0.37%
Croatia ³⁾	-	-	-	-	-
Italy	1.48%	62.87%	0.55%	9.16%	0.67%
Cyprus	C	C	C	C	C
Latvia	1.90%	51.16%	C	12.26%	1.25%
Lithuania	1.49%	38.91%	0.15%	15.02%	1.07%
Luxembourg	0.90%	75.79%	0.19%	4.21%	0.36%
Malta	1.49%	90.20%	0.37%	4.06%	0.29%
Netherlands	1.41%	59.43%	0.19%	8.00%	0.48%
Austria	2.08%	49.40%	0.54%	12.76%	1.07%
Portugal	1.92%	47.02%	0.47%	8.54%	0.67%
Slovenia	2.17%	59.34%	0.57%	16.90%	1.83%
Slovakia ³⁾	-	-	-	-	-
Finland	1.14%	51.96%	0.17%	9.76%	0.62%

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 by classification (business model)

(percentages)

Category ^{1) 2)} (Q4 2022)	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	0.95%	55.60%	0.22%	7.81%	0.54%
Custodian and asset managers	0.53%	63.28%	0.08%	9.26%	0.70%
Development/promotional lenders	0.56%	36.88%	0.08%	5.88%	0.54%
Diversified lenders	1.75%	57.14%	0.49%	9.71%	0.70%
G-SIBs ³⁾	1.37%	63.08%	0.61%	7.59%	0.44%
Retail and consumer credit lenders	1.09%	77.16%	0.29%	3.23%	0.22%
Small market lenders	2.02%	50.44%	0.47%	13.27%	1.39%
Universal and investment banks	1.33%	59.97%	0.36%	7.25%	0.48%
Not classified	-	-	-	-	-

Source: ECB.

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

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

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

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

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 by classification (geographical diversification)

(percentages)

Category ^{1) 2)} (Q4 2022)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁷⁾	Return on equity (RoE)	Return on assets (RoA)
Banks with significant domestic exposures ³⁾	1.17%	72.80%	0.24%	6.39%	0.50%
Banks with largest non-domestic exposures					
SSM	1.20%	61.33%	0.43%	7.70%	0.50%
Non-SSM EEA ⁴⁾	1.60%	53.27%	0.28%	11.49%	0.78%
Non-EEA Europe ⁵⁾	1.43%	65.77%	0.42%	4.49%	0.29%
RoW ⁶⁾	1.62%	60.14%	0.64%	7.61%	0.45%

Source: ECB.

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

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

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

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

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

5) European countries not in the EEA.

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

7) 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 by classification (size)

(percentages)

Category ^{1) 2)} (Q4 2022)	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	1.69%	72.93%	0.43%	4.53%	0.43%
Between €30 billion and €100 billion	1.35%	52.86%	0.33%	8.06%	0.63%
Between €100 billion and €200 billion	1.25%	65.26%	0.39%	6.78%	0.54%
More than €200 billion	1.37%	59.71%	0.36%	8.09%	0.51%
G-SIBs ³⁾	1.37%	63.08%	0.61%	7.59%	0.44%

Source: ECB.

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

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

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

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

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 by classification (risk-based) ¹⁾

(percentages)

Category ^{2) 3)} (Q4 2022)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) ⁴⁾	Return on equity (RoE)	Return on assets (RoA)
Banks with low risk	1.49%	57.92%	0.53%	8.51%	0.55%
Banks with medium, high risk and non-rated	1.21%	65.08%	0.41%	6.74%	0.43%

Source: ECB.

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

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

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

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

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

T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Cash, cash balances at central banks, other demand deposits	3,920.48	4,371.45	4,181.59	4,409.57	3,679.65
Loans and advances	14,830.91	15,427.24	15,682.71	15,891.21	15,432.69
Central banks	189.58	217.03	242.77	276.14	223.39
General governments	891.24	888.68	886.51	879.44	875.92
Credit institutions	1,132.46	1,303.01	1,290.73	1,335.90	1,150.00
Other financial corporations	1,391.67	1,571.39	1,613.12	1,642.80	1,468.85
Non-financial corporations	5,333.84	5,450.02	5,592.56	5,705.37	5,653.58
Households	5,892.13	5,997.12	6,057.02	6,051.55	6,060.96
Debt securities	2,894.79	3,061.45	3,035.52	2,990.30	2,875.95
Equity instruments	423.49	412.99	358.45	323.84	347.17
Derivatives	1,581.25	1,730.65	2,089.58	2,679.22	2,174.83
Trading	1,484.62	1,624.27	1,929.87	2,454.17	1,946.13
Derivatives – hedge accounting	96.63	106.38	159.71	225.04	228.69
Investments in subsidiaries, joint-ventures and associates	163.12	158.97	141.42	138.06	138.31
Intangible assets and goodwill	111.99	112.92	114.49	116.84	115.96
Other assets ¹⁾	1,165.62	1,182.48	1,161.64	1,221.93	1,083.88
Total assets	25,091.66	26,458.16	26,765.38	27,770.97	25,848.44
Share of unencumbered assets ²⁾	76.65%	77.12%	77.39%	77.84%	80.38%
Share of encumbered assets ²⁾	23.35%	22.88%	22.61%	22.16%	19.62%

Source: ECB.

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

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

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

T02.03.2 Composition of assets by country/1

(EUR billions; percentages)

Assets (Q4 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Cash, cash balances at central banks, other demand deposits	3,679.65	117.08	C	716.31	6.47	159.57	53.72	402.59	1,244.46	-	320.36
Loans and advances	15,432.69	399.97	C	2,506.87	28.15	285.01	157.98	2,374.34	5,268.65	-	1,533.71
Central banks	223.39	C	C	33.83	C	6.05	C	33.19	75.45	-	11.16
General governments	875.92	24.95	C	144.45	0.83	3.30	5.49	102.34	401.72	-	50.43
Credit institutions	1,150.00	C	C	412.83	C	48.70	C	130.08	390.69	-	54.58
Other financial corporations	1,468.85	15.89	C	415.13	0.57	51.40	24.05	136.07	483.95	-	149.14
Non-financial corporations	5,653.58	123.58	C	888.94	11.08	86.10	80.72	783.95	1,925.76	-	697.56
Households	6,060.96	209.31	C	611.69	14.65	89.46	43.44	1,188.72	1,991.07	-	570.85
Debt securities	2,875.95	86.32	C	481.62	1.72	49.94	51.13	486.12	742.97	-	536.66
Equity instruments	347.17	C	C	24.82	0.00	0.77	1.03	25.01	234.48	-	26.99
Derivatives	2,174.83	16.35	C	861.57	0.20	71.68	7.12	148.67	825.97	-	103.38
Trading	1,946.13	12.19	C	852.71	C	67.51	5.70	127.53	690.09	-	79.64
Derivatives – hedge accounting	228.69	4.16	C	8.86	C	4.18	1.42	21.14	135.87	-	23.74
Investments in subsidiaries, joint-ventures and associates	138.31	4.62	C	14.99	C	1.43	1.57	20.10	60.87	-	20.00
Intangible assets and goodwill	115.96	C	C	12.00	C	2.22	1.49	28.60	42.60	-	15.19
Other assets ¹⁾	1,083.88	9.18	C	99.28	0.21	25.63	38.52	165.33	594.47	-	111.97
Total assets	25,848.44	637.34	C	4,717.46	36.94	596.25	312.55	3,650.77	9,014.47	-	2,668.25
Share of unencumbered assets ²⁾	80.38%	86.63%	C	74.41%	C	89.54%	79.91%	81.75%	82.18%	-	73.31%
Share of encumbered assets ²⁾	19.62%	13.37%	C	25.59%	C	10.46%	20.09%	18.25%	17.82%	-	26.69%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

T02.03.2 Composition of assets by country/2

(EUR billions; percentages)

Assets (Q4 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Cash, cash balances at central banks, other demand deposits	C	4.15	11.58	34.94	5.40	314.68	116.85	35.22	8.70	-	106.43
Loans and advances	C	12.72	20.70	53.18	12.20	1,677.16	430.50	132.46	22.44	-	490.45
Central banks	C	C	C	C	C	C	22.41	2.05	C	-	C
General governments	C	0.24	0.20	C	C	96.74	15.35	4.87	C	-	22.99
Credit institutions	C	2.54	C	3.45	0.70	C	14.95	3.39	0.28	-	C
Other financial corporations	C	C	0.09	5.93	0.44	140.09	21.50	1.87	0.53	-	21.79
Non-financial corporations	C	5.07	7.15	11.98	3.52	578.54	184.49	45.14	10.22	-	198.71
Households	C	4.76	9.65	30.50	7.35	777.65	171.79	75.14	10.75	-	241.06
Debt securities	C	2.10	2.76	25.07	7.35	166.24	91.88	53.69	8.02	-	73.97
Equity instruments	C	C	C	C	C	16.70	4.32	2.19	0.21	-	C
Derivatives	C	0.05	0.10	3.61	C	79.64	10.96	1.53	0.10	-	43.40
Trading	C	C	C	1.16	0.04	65.46	7.74	0.85	C	-	C
Derivatives – hedge accounting	C	C	C	2.45	C	14.18	3.23	0.67	C	-	C
Investments in subsidiaries, joint-ventures and associates	C	C	C	C	0.17	3.81	5.17	1.10	0.02	-	4.25
Intangible assets and goodwill	C	0.01	0.01	0.99	0.09	2.84	2.83	0.45	0.11	-	C
Other assets ¹⁾	C	0.28	0.15	1.05	0.15	9.80	8.45	11.79	0.76	-	3.76
Total assets	C	19.32	35.32	121.07	25.84	2,270.87	670.97	238.43	40.35	-	733.03
Share of unencumbered assets ²⁾	C	C	94.87%	95.46%	C	86.63%	83.81%	91.68%	C	-	70.41%
Share of encumbered assets ²⁾	C	C	5.13%	4.54%	C	13.37%	16.19%	8.32%	C	-	29.59%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Assets (Q4 2022)	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	3,679.65	180.01	112.62	35.90	455.94	1,598.58	105.99	35.25	1,155.35	-
Loans and advances	15,432.69	788.80	105.06	290.06	2,128.05	7,178.00	702.11	97.31	4,143.32	-
Central banks	223.39	0.32	C	C	26.10	122.28	C	0.32	71.56	-
General governments	875.92	90.88	C	151.67	69.59	336.99	C	1.77	124.22	-
Credit institutions	1,150.00	126.29	31.76	9.64	65.28	471.58	13.15	8.80	423.49	-
Other financial corporations	1,468.85	82.68	20.37	3.83	101.94	850.23	21.86	1.34	386.60	-
Non-financial corporations	5,653.58	434.76	C	C	875.77	2,522.40	145.68	38.27	1,493.73	-
Households	6,060.96	53.86	C	C	989.35	2,874.52	422.86	46.81	1,643.73	-
Debt securities	2,875.95	116.26	88.26	43.77	622.93	1,155.33	153.63	17.11	678.66	-
Equity instruments	347.17	4.84	C	C	20.65	238.07	4.21	0.25	54.07	-
Derivatives	2,174.83	50.64	27.77	14.30	65.94	1,140.76	17.27	0.50	857.65	-
Trading	1,946.13	46.70	25.53	0.67	41.38	1,004.36	4.44	0.41	822.63	-
Derivatives – hedge accounting	228.69	3.94	2.24	13.63	24.56	136.40	12.83	0.08	35.02	-
Investments in subsidiaries, joint-ventures and associates	138.31	6.45	C	C	16.93	47.98	C	0.15	45.03	-
Intangible assets and goodwill	115.96	1.62	2.73	C	16.71	66.50	C	0.31	25.31	-
Other assets ¹⁾	1,083.88	37.08	6.09	0.63	158.88	622.19	38.56	1.90	218.53	-
Total assets	25,848.44	1,185.70	348.67	407.78	3,486.04	12,047.41	1,042.12	152.78	7,177.93	-
Share of unencumbered assets ²⁾	80.38%	62.96%	84.41%	68.83%	80.03%	82.65%	73.79%	95.65%	80.73%	-
Share of encumbered assets ²⁾	19.62%	37.04%	15.59%	31.17%	19.97%	17.35%	26.21%	4.35%	19.27%	-

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 (geographical diversification)

(EUR billions; percentages)

Assets (Q4 2022)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Cash, cash balances at central banks, other demand deposits	3,679.65	156.81	2,017.38	176.50	164.79	1,164.16
Loans and advances	15,432.69	867.28	8,266.29	885.94	470.54	4,942.64
Central banks	223.39	0.22	109.55	35.31	2.85	75.46
General governments	875.92	173.55	349.80	25.07	13.16	314.34
Credit institutions	1,150.00	20.07	755.06	21.21	28.40	325.27
Other financial corporations	1,468.85	34.93	780.29	30.96	59.31	563.36
Non-financial corporations	5,653.58	281.71	3,156.15	350.54	151.51	1,713.66
Households	6,060.96	356.80	3,115.45	422.85	215.30	1,950.55
Debt securities	2,875.95	260.13	1,604.12	188.55	82.05	741.10
Equity instruments	347.17	28.06	163.18	8.98	3.12	143.83
Derivatives	2,174.83	C	1,235.99	C	C	667.78
Trading	1,946.13	C	1,096.58	C	C	605.41
Derivatives – hedge accounting	228.69	13.75	139.41	C	C	62.37
Investments in subsidiaries, joint-ventures and associates	138.31	21.34	82.36	5.41	2.47	26.73
Intangible assets and goodwill	115.96	3.85	58.37	7.19	4.87	41.68
Other assets ¹⁾	1,083.88	C	726.31	C	C	271.68
Total assets	25,848.44	1,390.70	14,153.99	1,342.60	961.56	7,999.59
Share of unencumbered assets ²⁾	80.38%	75.61%	80.11%	80.95%	80.65%	81.57%
Share of encumbered assets ²⁾	19.62%	24.39%	19.89%	19.05%	19.35%	18.43%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

5) European countries not in the EEA.

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

T02.03.3 Composition of assets by classification (size)

(EUR billions; percentages)

Assets (Q4 2022)	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	3,679.65	85.57	362.19	324.77	1,308.54	1,598.58
Loans and advances	15,432.69	157.39	1,556.74	1,253.45	5,287.11	7,178.00
Central banks	223.39	0.44	4.24	15.89	80.54	122.28
General governments	875.92	2.26	165.15	87.57	283.94	336.99
Credit institutions	1,150.00	11.62	87.32	84.17	495.31	471.58
Other financial corporations	1,468.85	4.93	127.98	124.86	360.85	850.23
Non-financial corporations	5,653.58	60.27	522.05	521.12	2,027.74	2,522.40
Households	6,060.96	77.87	649.99	419.85	2,038.73	2,874.52
Debt securities	2,875.95	36.95	450.02	310.71	922.95	1,155.33
Equity instruments	347.17	0.55	21.48	34.22	52.85	238.07
Derivatives	2,174.83	2.53	80.76	212.95	737.83	1,140.76
Trading	1,946.13	1.52	46.85	194.72	698.68	1,004.36
Derivatives – hedge accounting	228.69	1.01	33.91	18.23	39.15	136.40
Investments in subsidiaries, joint-ventures and associates	138.31	0.49	13.64	12.82	63.38	47.98
Intangible assets and goodwill	115.96	1.06	8.91	5.77	33.72	66.50
Other assets ¹⁾	1,083.88	13.44	117.85	84.97	245.43	622.19
Total assets	25,848.44	297.98	2,611.59	2,239.65	8,651.80	12,047.41
Share of unencumbered assets ²⁾	80.38%	92.36%	75.20%	79.37%	78.65%	82.65%
Share of encumbered assets ²⁾	19.62%	7.64%	24.80%	20.63%	21.35%	17.35%

Source: ECB.

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

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 (risk-based) ¹⁾

(EUR billions; percentages)

Assets (Q4 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Cash, cash balances at central banks, other demand deposits	3,679.65	1,797.96	1,881.69
Loans and advances	15,432.69	8,478.28	6,954.41
Central banks	223.39	137.04	86.34
General governments	875.92	434.43	441.49
Credit institutions	1,150.00	641.70	508.30
Other financial corporations	1,468.85	642.10	826.75
Non-financial corporations	5,653.58	3,112.45	2,541.13
Households	6,060.96	3,510.55	2,550.41
Debt securities	2,875.95	1,528.24	1,347.71
Equity instruments	347.17	173.07	174.09
Derivatives	2,174.83	892.68	1,282.15
Trading	1,946.13	760.52	1,185.61
Derivatives – hedge accounting	228.69	132.16	96.53
Investments in subsidiaries, joint-ventures and associates	138.31	74.46	63.85
Intangible assets and goodwill	115.96	75.20	40.76
Other assets ²⁾	1,083.88	588.87	495.00
Total assets	25,848.44	13,608.77	12,239.67
Share of unencumbered assets ³⁾	80.38%	81.39%	79.27%
Share of encumbered assets ³⁾	19.62%	18.61%	20.73%

Source: ECB.

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

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

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

3) 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.

T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Deposits	16,909.04	17,848.88	17,889.11	18,198.16	16,953.05
Central banks	2,136.19	2,188.27	2,126.28	2,121.26	1,359.67
General governments	511.44	589.51	621.02	629.95	577.28
Credit institutions	1,329.31	1,612.98	1,611.50	1,713.03	1,458.04
Other financial corporations	2,177.11	2,503.14	2,471.50	2,509.88	2,238.78
Non-financial corporations	3,765.21	3,832.72	3,831.50	3,967.31	4,015.69
Households	6,989.77	7,122.25	7,227.32	7,256.74	7,303.59
Debt securities issued	3,517.40	3,545.45	3,514.60	3,544.43	3,577.52
of which: subordinated	302.50	303.34	303.80	303.26	295.57
Derivatives	1,606.06	1,722.33	2,035.77	2,619.15	2,128.69
of which: trading	1,456.01	1,560.88	1,838.76	2,367.32	1,878.97
Provisions ¹⁾	125.59	121.71	108.03	106.08	107.22
Other liabilities ²⁾	1,325.40	1,601.77	1,604.54	1,673.53	1,425.29
Equity	1,608.17	1,618.01	1,613.32	1,629.60	1,656.67
Paid-up capital	638.05	640.02	629.48	602.17	603.57
Reserves	814.85	908.34	888.66	909.88	920.93
Minority interests	47.39	46.33	42.67	43.48	44.71
Other comprehensive income	-65.81	-74.48	-81.68	-91.08	-111.50
Other ³⁾	173.70	97.81	134.19	165.15	198.96
Total liabilities and equity	25,091.66	26,458.16	26,765.38	27,770.97	25,848.44

Source: ECB.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q4 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁴⁾	Italy
Deposits	16,953.05	500.29	C	2,679.48	29.95	387.02	262.60	2,683.84	5,480.99	-	2,054.42
Central banks	1,359.67	25.30	C	150.91	0.00	5.03	35.12	208.43	459.45	-	304.07
General governments	577.28	21.48	C	166.15	2.74	6.22	7.08	117.99	103.87	-	61.09
Credit institutions	1,458.04	27.72	C	526.94	1.19	63.13	6.48	174.04	392.94	-	126.82
Other financial corporations	2,238.78	57.57	C	594.48	1.15	50.66	8.47	205.95	880.41	-	152.39
Non-financial corporations	4,015.69	94.35	C	508.66	10.88	136.74	54.41	592.99	1,480.24	-	468.58
Households	7,303.59	273.86	C	732.34	13.98	125.23	151.04	1,384.44	2,164.07	-	941.47
Debt securities issued	3,577.52	68.57	C	621.98	C	30.15	10.03	436.92	1,329.72	-	245.33
of which: subordinated	295.57	4.04	C	47.87	C	8.01	3.54	54.98	90.55	-	29.04
Derivatives	2,128.69	18.53	C	840.14	0.26	66.96	6.54	136.73	822.76	-	101.36
of which: trading	1,878.97	13.12	C	828.31	0.17	61.02	5.55	118.42	658.58	-	87.42
Provisions ¹⁾	107.22	1.12	C	23.11	C	1.30	0.97	21.08	28.13	-	20.06
Other liabilities ²⁾	1,425.29	7.47	C	285.42	0.45	51.85	6.36	147.74	798.12	-	52.82
Equity	1,656.67	41.35	C	267.33	4.44	58.97	26.04	224.45	554.75	-	194.26
Paid-up capital	603.57	13.47	C	117.97	0.24	19.37	17.09	116.22	156.39	-	89.03
Reserves	920.93	22.26	C	122.67	3.74	37.92	5.37	129.76	336.75	-	85.14
Minority interests	44.71	C	C	3.46	C	C	0.16	12.04	16.67	-	1.30
Other comprehensive income	-111.50	C	C	-8.97	C	C	-0.95	-56.39	-12.40	-	-10.59
Other ³⁾	198.96	6.56	C	32.21	0.45	4.93	4.36	22.83	57.34	-	29.38
Total liabilities and equity	25,848.44	637.34	C	4,717.46	36.94	596.25	312.55	3,650.77	9,014.47	-	2,668.25

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q4 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁴⁾	Finland
Deposits	C	16.69	32.16	98.27	21.80	1,551.83	513.33	201.86	33.81	-	352.17
Central banks	C	C	1.62	C	C	87.41	38.44	C	C	-	30.39
General governments	C	C	2.67	11.00	0.54	21.47	20.34	5.47	0.78	-	26.91
Credit institutions	C	0.61	1.46	C	C	54.99	49.14	C	C	-	C
Other financial corporations	C	0.49	0.85	30.83	1.08	190.62	33.76	5.45	1.10	-	C
Non-financial corporations	C	5.73	8.19	9.61	4.32	355.45	112.63	46.47	7.23	-	109.16
Households	C	9.05	17.37	35.93	15.56	841.88	259.02	133.01	24.16	-	147.69
Debt securities issued	C	C	C	8.26	1.55	475.22	76.82	8.27	1.39	-	260.23
of which: subordinated	C	C	C	0.73	C	33.75	11.63	2.87	0.60	-	6.79
Derivatives	C	0.03	0.06	2.21	0.02	70.28	12.82	0.87	0.03	-	49.02
of which: trading	C	0.03	0.06	1.81	C	56.64	8.97	0.57	0.03	-	C
Provisions ¹⁾	C	C	C	0.29	0.05	4.16	3.81	1.94	0.17	-	C
Other liabilities ²⁾	C	0.37	0.40	1.79	0.55	32.07	7.80	6.65	0.57	-	C
Equity	C	1.96	2.52	10.25	1.86	137.32	56.39	18.84	4.38	-	46.62
Paid-up capital	C	0.88	0.98	2.37	0.81	38.18	11.70	7.87	C	-	7.68
Reserves	C	0.85	1.17	5.45	1.00	77.17	33.91	13.01	2.46	-	40.19
Minority interests	C	C	C	C	C	1.54	7.10	1.95	C	-	C
Other comprehensive income	C	C	C	1.53	C	-3.89	-6.60	-5.85	-0.20	-	-2.68
Other ³⁾	C	0.24	0.39	C	0.07	24.32	10.29	1.86	0.81	-	C
Total liabilities and equity	C	19.32	35.32	121.07	25.84	2,270.87	670.97	238.43	40.35	-	733.03

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q4 2022)	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	16,953.05	763.65	250.61	47.79	2,810.64	7,635.57	837.26	130.41	4,477.12	-
Central banks	1,359.67	63.66	2.04	24.17	266.12	633.78	47.65	2.15	320.09	-
General governments	577.28	55.11	C	C	98.61	198.95	25.37	6.88	186.77	-
Credit institutions	1,458.04	239.87	36.70	5.79	124.38	505.46	50.34	4.34	491.16	-
Other financial corporations	2,238.78	127.03	135.00	11.61	157.63	1,149.48	57.19	4.28	596.56	-
Non-financial corporations	4,015.69	131.46	C	C	603.58	2,038.98	69.98	35.69	1,123.59	-
Households	7,303.59	146.51	C	C	1,560.31	3,108.93	586.73	77.08	1,758.95	-
Debt securities issued	3,577.52	260.53	C	C	278.98	1,619.66	94.62	C	1,006.23	-
of which: subordinated	295.57	11.68	C	C	42.62	137.16	6.84	0.88	95.61	-
Derivatives	2,128.69	60.66	31.38	20.63	56.07	1,120.00	10.35	0.43	829.17	-
of which: trading	1,878.97	53.42	30.55	2.28	38.57	955.74	4.15	0.33	793.93	-
Provisions ¹⁾	107.22	8.16	1.54	0.15	22.21	46.42	3.94	0.34	24.46	-
Other liabilities ²⁾	1,425.29	10.16	C	C	67.52	928.91	23.65	C	366.51	-
Equity	1,656.67	82.55	26.50	37.45	250.60	696.85	72.30	15.99	474.44	-
Paid-up capital	603.57	42.11	5.36	C	99.54	241.59	26.28	C	161.71	-
Reserves	920.93	33.03	17.78	11.72	131.41	392.66	44.66	9.75	279.92	-
Minority interests	44.71	0.61	C	C	10.28	27.10	0.67	C	5.91	-
Other comprehensive income	-111.50	-1.26	C	C	-20.46	-51.42	-4.87	-0.26	-32.99	-
Other ³⁾	198.96	8.07	4.05	2.45	29.84	86.92	5.55	2.20	59.88	-
Total liabilities and equity	25,848.44	1,185.70	348.67	407.78	3,486.04	12,047.41	1,042.12	152.78	7,177.93	-

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 (geographical diversification)

(EUR billions)

Liabilities and equity (Q4 2022)	Total	Banks with significant domestic exposures ⁴⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁵⁾	Non-EEA Europe ⁶⁾	RoW ⁷⁾
Deposits	16,953.05	957.81	9,460.33	912.91	580.54	5,041.47
Central banks	1,359.67	101.13	742.57	54.82	42.33	418.82
General governments	577.28	18.30	341.52	38.99	20.89	157.58
Credit institutions	1,458.04	45.67	880.81	46.47	34.94	450.14
Other financial corporations	2,238.78	112.78	1,361.38	58.16	81.98	624.48
Non-financial corporations	4,015.69	113.63	2,179.14	244.22	133.79	1,344.91
Households	7,303.59	566.29	3,954.91	470.25	266.61	2,045.53
Debt securities issued	3,577.52	257.39	1,704.73	254.01	75.52	1,285.88
of which: subordinated	295.57	5.83	161.78	15.62	8.32	104.02
Derivatives	2,128.69	C	1,197.34	C	C	656.63
of which: trading	1,878.97	5.74	1,062.02	C	C	571.32
Provisions ¹⁾	107.22	C	61.15	C	C	32.85
Other liabilities ²⁾	1,425.29	40.22	804.75	29.04	37.81	513.48
Equity	1,656.67	107.98	925.71	91.01	62.69	469.29
Paid-up capital	603.57	45.06	320.22	18.73	21.32	198.25
Reserves	920.93	61.06	512.59	64.03	41.32	241.93
Minority interests	44.71	0.32	16.24	C	C	21.33
Other comprehensive income	-111.50	-3.78	-37.42	C	C	-56.61
Other ³⁾	198.96	5.32	114.08	C	C	64.39
Total liabilities and equity	25,848.44	1,390.70	14,153.99	1,342.60	961.56	7,999.59

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

6) European countries not in the EEA.

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

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

(EUR billions)

Liabilities and equity (Q4 2022)	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	16,953.05	253.11	1,843.98	1,416.61	5,803.79	7,635.57
Central banks	1,359.67	8.01	149.38	146.37	422.14	633.78
General governments	577.28	9.84	73.71	58.26	236.52	198.95
Credit institutions	1,458.04	10.59	163.23	98.79	679.97	505.46
Other financial corporations	2,238.78	27.24	287.63	172.30	602.13	1,149.48
Non-financial corporations	4,015.69	56.29	261.64	325.94	1,332.85	2,038.98
Households	7,303.59	141.14	908.40	614.96	2,530.17	3,108.93
Debt securities issued	3,577.52	9.34	408.77	293.32	1,246.43	1,619.66
of which: subordinated	295.57	3.24	16.37	21.04	117.76	137.16
Derivatives	2,128.69	2.12	82.71	210.74	713.12	1,120.00
of which: trading	1,878.97	1.76	55.04	189.55	676.89	955.74
Provisions ¹⁾	107.22	1.02	13.35	10.01	36.43	46.42
Other liabilities ²⁾	1,425.29	4.09	57.96	131.96	302.37	928.91
Equity	1,656.67	28.31	204.81	177.03	549.67	696.85
Paid-up capital	603.57	13.12	71.31	79.03	198.52	241.59
Reserves	920.93	14.78	115.16	88.15	310.18	392.66
Minority interests	44.71	0.09	3.87	0.65	13.00	27.10
Other comprehensive income	-111.50	-1.41	-7.16	-7.33	-44.18	-51.42
Other ³⁾	198.96	1.73	21.64	16.52	72.16	86.92
Total liabilities and equity	25,848.44	297.98	2,611.59	2,239.65	8,651.80	12,047.41

Source: ECB.

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

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q4 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Deposits	16,953.05	9,009.33	7,943.72
Central banks	1,359.67	678.53	681.14
General governments	577.28	337.30	239.98
Credit institutions	1,458.04	707.95	750.09
Other financial corporations	2,238.78	1,240.53	998.25
Non-financial corporations	4,015.69	2,053.86	1,961.83
Households	7,303.59	3,991.16	3,312.43
Debt securities issued	3,577.52	2,082.73	1,494.79
of which: subordinated	295.57	156.48	139.09
Derivatives	2,128.69	889.58	1,239.10
of which: trading	1,878.97	744.18	1,134.80
Provisions ²⁾	107.22	55.19	52.02
Other liabilities ³⁾	1,425.29	692.00	733.29
Equity	1,656.67	879.93	776.75
Paid-up capital	603.57	287.51	316.07
Reserves	920.93	531.94	388.99
Minority interests	44.71	31.51	13.20
Other comprehensive income	-111.50	-77.77	-33.73
Other ⁴⁾	198.96	106.74	92.22
Total liabilities and equity	25,848.44	13,608.77	12,239.67

Source: ECB.

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

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

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

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

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

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

(EUR millions)

Exposure to general governments ⁵⁾	Q2 2022	Q4 2022
SSM		
Belgium	119,765.99	119,221.73
Bulgaria	5,121.13	6,305.21
Germany	253,334.66	239,158.59
Estonia	1,079.43	3,906.25
Ireland	20,967.49	18,445.19
Greece	33,833.32	37,638.41
Spain	355,853.30	355,401.94
France	606,833.43	619,896.18
Croatia	10,720.27	11,637.26
Italy	438,642.58	421,349.56
Cyprus	4,875.77	4,091.97
Latvia	2,513.69	2,631.84
Lithuania	4,024.67	4,035.52
Luxembourg	25,266.86	22,132.72
Malta	2,741.24	2,627.12
Netherlands	129,374.82	118,517.05
Austria	48,947.38	45,146.07
Portugal	48,917.83	48,121.36
Slovenia	5,771.82	5,454.78
Slovakia	13,787.17	14,981.48
Finland	36,815.43	35,052.08
Non-SSM EEA ¹⁾	150,600.71	143,847.64
Non-EEA Europe ²⁾	42,989.78	36,058.37
RoW ³⁾	480,816.05	480,382.97
Total non-domestic unallocated exposure ⁴⁾	46,365.06	45,849.87
Total exposure	2,889,959.89	2,841,891.17

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 (Q4 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁵⁾	Italy
SSM											
Belgium	119,221.73	46,510.66	C	4,075.67	C	330.55	C	4,343.74	23,477.26	-	4,032.53
Bulgaria	6,305.21	C	C	74.63	C	C	C	C	C	-	C
Germany	239,158.59	1,258.02	C	158,606.96	C	293.06	C	C	27,723.22	-	19,624.24
Estonia	3,906.25	C	C	C	3,517.15	C	C	C	11.58	-	C
Ireland	18,445.19	C	C	759.11	C	9,131.33	C	137.99	1,921.91	-	2,571.83
Greece	37,638.41	C	C	529.63	C	C	36,981.54	C	5.80	-	94.93
Spain	355,401.94	2,791.55	C	7,999.36	C	1,294.14	2,776.24	266,914.57	20,861.74	-	36,677.38
France	619,896.18	4,682.52	C	6,893.74	C	1,046.83	C	5,001.34	562,566.68	-	19,913.48
Croatia	11,637.26	C	C	C	C	C	C	C	C	-	6,350.03
Italy	421,349.56	1,620.99	C	20,442.89	C	593.26	6,249.36	46,963.84	49,113.78	-	290,978.71
Cyprus	4,091.97	C	C	C	C	C	1,138.81	C	C	-	C
Latvia	2,631.84	255.47	C	289.37	590.70	C	C	C	63.76	-	126.74
Lithuania	4,035.52	460.85	C	C	702.59	C	C	C	68.40	-	C
Luxembourg	22,132.72	867.83	C	309.78	C	61.26	280.34	C	8,831.27	-	613.73
Malta	2,627.12	C	C	C	C	C	C	C	C	-	C
Netherlands	118,517.05	487.66	C	876.14	C	180.02	C	C	7,530.15	-	943.33
Austria	45,146.07	567.21	C	8,213.38	C	C	C	369.87	2,294.82	-	7,838.59
Portugal	48,121.36	C	C	1,059.59	C	35.82	472.18	11,162.79	6,990.73	-	4,362.92
Slovenia	5,454.78	938.14	C	209.58	C	C	C	C	C	-	917.39
Slovakia	14,981.48	C	C	355.96	C	C	C	C	494.07	-	1,531.91
Finland	35,052.08	213.57	C	1,039.93	C	C	C	C	2,642.29	-	C
Non-SSM EEA ¹⁾	143,847.64	C	C	10,812.67	C	C	C	C	21,119.41	-	9,458.24
Non-EEA Europe ²⁾	36,058.37	C	C	7,686.83	C	871.56	535.80	5,116.18	9,488.62	-	5,188.36
RoW ³⁾	480,382.97	6,056.27	C	53,851.71	C	5,857.73	1,255.34	114,908.37	179,982.14	-	50,176.12
Total non-domestic unallocated exposure ⁴⁾	45,849.87	422.77	C	13,786.20	C	1,223.36	C	1,743.83	8,305.46	-	9,126.29
Total exposure	2,841,891.17	92,877.61	C	298,071.67	5,060.90	23,478.06	52,426.67	470,171.41	933,890.95	-	473,296.51

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 (Q4 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁵⁾	Finland
SSM											
Belgium	C	C	C	1,735.66	C	30,445.47	922.99	1,590.16	288.94	-	C
Bulgaria	C	C	C	C	C	C	163.07	C	C	-	C
Germany	C	C	C	527.96	614.22	19,397.16	2,837.66	1,102.06	353.99	-	C
Estonia	C	C	C	C	C	C	C	C	C	-	C
Ireland	C	C	C	145.26	C	208.86	256.81	1,843.30	151.95	-	C
Greece	C	C	C	C	C	C	C	C	C	-	C
Spain	C	C	C	1,273.64	C	C	784.31	8,310.93	184.77	-	C
France	C	C	C	2,050.46	280.10	10,578.88	1,442.11	4,757.70	276.49	-	C
Croatia	C	C	C	C	C	C	5,086.83	C	C	-	C
Italy	C	C	C	C	C	3,043.15	865.38	C	104.49	-	C
Cyprus	C	C	C	C	C	C	C	C	C	-	C
Latvia	C	961.42	C	C	C	C	85.11	C	25.39	-	C
Lithuania	C	C	1,796.10	C	C	C	98.38	C	32.87	-	C
Luxembourg	C	C	C	2,909.76	C	6,408.14	C	C	C	-	C
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	C	C	C	106,924.73	245.41	C	149.85	-	C
Austria	C	C	C	48.79	C	5,245.89	19,408.63	C	233.91	-	C
Portugal	C	C	C	C	C	C	127.58	23,424.77	78.66	-	C
Slovenia	C	C	C	C	C	C	1,047.25	C	1,795.06	-	C
Slovakia	C	C	C	199.71	C	C	8,376.47	C	140.61	-	C
Finland	C	C	C	C	C	4,401.80	127.10	C	C	-	25,782.95
Non-SSM EEA ¹⁾	C	C	C	C	C	C	40,150.00	C	248.18	-	C
Non-EEA Europe ²⁾	C	C	C	C	C	1,114.08	3,006.22	C	2,281.75	-	C
RoW ³⁾	C	C	C	1,981.20	C	54,787.00	2,301.71	4,696.39	229.08	-	C
Total non-domestic unallocated exposure ⁴⁾	C	C	C	1,131.20	C	5,781.54	C	C	147.83	-	C
Total exposure	C	2,042.75	2,062.06	12,792.36	4,505.18	265,029.31	89,364.54	51,942.69	6,944.78	-	52,539.00

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 (Q4 2022)	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	119,221.73	734.45	C	C	8,718.27	42,995.44	4,129.44	391.82	60,032.99	-
Bulgaria	6,305.21	C	C	C	555.18	C	C	C	C	-
Germany	239,158.59	100,148.63	C	C	20,688.88	55,781.99	6,978.34	379.21	49,133.39	-
Estonia	3,906.25	C	C	C	C	C	C	3,690.61	193.90	-
Ireland	18,445.19	435.82	C	C	11,451.92	2,932.25	443.23	155.11	1,589.61	-
Greece	37,638.41	C	C	C	37,048.78	C	C	C	554.65	-
Spain	355,401.94	1,268.20	C	C	144,061.10	66,908.76	71,123.26	265.64	65,021.52	-
France	619,896.18	3,853.49	3,575.48	C	20,053.08	374,919.49	C	323.35	32,883.21	-
Croatia	11,637.26	C	C	C	4,679.36	C	C	491.37	C	-
Italy	421,349.56	3,082.60	C	C	168,712.24	107,646.67	22,483.65	143.68	90,463.03	-
Cyprus	4,091.97	C	C	C	4,075.32	C	C	C	C	-
Latvia	2,631.84	108.62	109.35	C	66.43	147.55	C	1,769.08	378.71	-
Lithuania	4,035.52	C	C	C	115.58	C	C	3,290.82	472.36	-
Luxembourg	22,132.72	124.78	73.12	C	4,410.56	9,067.75	212.64	C	6,486.49	-
Malta	2,627.12	C	C	C	2,456.10	C	C	C	C	-
Netherlands	118,517.05	371.38	513.01	C	C	10,936.38	3,154.98	160.28	12,898.22	-
Austria	45,146.07	6,958.24	C	C	19,610.55	9,019.90	368.35	291.20	6,332.49	-
Portugal	48,121.36	477.62	C	C	31,287.30	11,950.05	1,941.51	78.66	2,001.42	-
Slovenia	5,454.78	142.06	C	C	1,159.59	929.13	C	1,836.30	1,243.41	-
Slovakia	14,981.48	177.35	C	C	8,603.99	1,023.93	C	173.53	4,914.73	-
Finland	35,052.08	290.38	357.23	C	229.87	4,277.59	C	184.87	12,798.81	-
Non-SSM EEA ¹⁾	143,847.64	1,035.29	C	288.45	44,056.66	50,566.93	C	909.98	46,564.90	-
Non-EEA Europe ²⁾	36,058.37	1,597.08	C	C	6,306.54	17,411.56	427.21	2,560.87	6,941.61	-
RoW ³⁾	480,382.97	7,553.42	C	C	23,500.96	316,415.46	2,083.50	438.41	122,483.24	-
Total non-domestic unallocated exposure ⁴⁾	45,849.87	6,263.61	C	C	9,209.25	12,873.93	1,887.91	147.83	12,089.72	-
Total exposure	2,841,891.17	134,931.39	53,234.28	196,901.39	571,960.89	1,101,655.70	223,686.21	18,599.76	540,921.55	-

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

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

(EUR millions)

Exposure to general governments (Q4 2022)	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	119,221.73	C	8,349.83	C	33,623.54	42,995.44
Bulgaria	6,305.21	C	C	C	C	C
Germany	239,158.59	1,210.53	31,954.18	22,195.97	128,015.92	55,781.99
Estonia	3,906.25	3,690.61	C	C	130.21	C
Ireland	18,445.19	278.73	3,147.03	10,336.77	1,750.41	2,932.25
Greece	37,638.41	C	37,045.91	24.55	531.45	C
Spain	355,401.94	696.92	88,480.38	20,478.96	178,836.91	66,908.76
France	619,896.18	941.01	65,256.01	36,957.32	141,822.35	374,919.49
Croatia	11,637.26	507.08	45.30	C	7,915.69	C
Italy	421,349.56	544.69	113,873.84	105,621.55	93,662.82	107,646.67
Cyprus	4,091.97	2,937.35	1,154.32	C	C	C
Latvia	2,631.84	1,779.20	221.81	77.61	405.66	147.55
Lithuania	4,035.52	3,311.88	148.28	C	466.66	C
Luxembourg	22,132.72	122.30	3,641.78	3,298.17	6,002.72	9,067.75
Malta	2,627.12	2,432.41	C	C	170.93	C
Netherlands	118,517.05	276.50	C	C	14,663.11	10,936.38
Austria	45,146.07	1,282.04	11,950.39	1,940.01	20,953.73	9,019.90
Portugal	48,121.36	C	17,473.81	C	8,086.78	11,950.05
Slovenia	5,454.78	1,886.59	394.64	130.00	2,114.43	929.13
Slovakia	14,981.48	258.68	437.52	36.45	13,224.90	1,023.93
Finland	35,052.08	245.26	C	C	6,662.99	4,277.59
Non-SSM EEA ¹⁾	143,847.64	C	5,326.03	C	84,251.05	50,566.93
Non-EEA Europe ²⁾	36,058.37	2,599.14	2,448.75	858.82	12,740.10	17,411.56
RoW ³⁾	480,382.97	1,172.06	16,478.79	16,750.02	129,566.65	316,415.46
Total non-domestic unallocated exposure ⁴⁾	45,849.87	573.34	10,592.98	3,774.10	18,035.52	12,873.93
Total exposure	2,841,891.17	29,550.24	491,643.95	313,124.18	905,917.10	1,101,655.70

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 (risk-based) ¹⁾

(EUR millions)

Exposure to general governments (Q4 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
SSM			
Belgium	119,221.73	94,795.26	24,426.46
Bulgaria	6,305.21	3,040.44	3,264.77
Germany	239,158.59	94,725.88	144,432.70
Estonia	3,906.25	C	C
Ireland	18,445.19	6,194.16	12,251.03
Greece	37,638.41	C	C
Spain	355,401.94	226,211.31	129,190.64
France	619,896.18	239,023.14	380,873.04
Croatia	11,637.26	6,933.10	4,704.16
Italy	421,349.56	176,572.84	244,776.73
Cyprus	4,091.97	C	C
Latvia	2,631.84	1,090.95	1,540.89
Lithuania	4,035.52	2,374.75	1,660.77
Luxembourg	22,132.72	10,214.15	11,918.57
Malta	2,627.12	C	C
Netherlands	118,517.05	104,097.76	14,419.29
Austria	45,146.07	21,909.00	23,237.08
Portugal	48,121.36	25,633.84	22,487.53
Slovenia	5,454.78	2,776.81	2,677.97
Slovakia	14,981.48	11,586.25	3,395.23
Finland	35,052.08	24,846.58	10,205.50
Non-SSM EEA ²⁾	143,847.64	101,650.05	42,197.59
Non-EEA Europe ³⁾	36,058.37	14,742.32	21,316.05
RoW ⁴⁾	480,382.97	287,831.73	192,551.24
Total non-domestic unallocated exposure ⁵⁾	45,849.87	23,102.77	22,747.10
Total exposure	2,841,891.17	1,480,013.70	1,361,877.47

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

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

3) European countries not in the EEA.

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

5) 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.

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

(EUR billions; percentages)

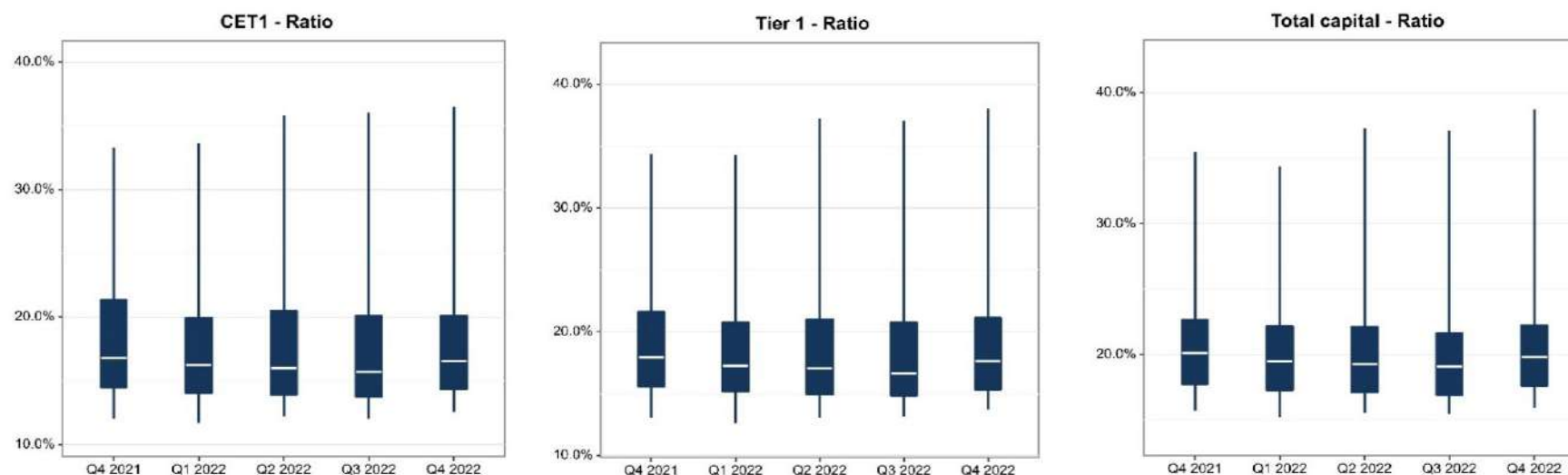
Indicator	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
CET1 amount ^{1) 2)}	1,305.86	1,292.03	1,298.88	1,292.18	1,317.04
Tier 1 amount ²⁾	1,416.42	1,398.87	1,407.84	1,405.99	1,432.40
Total capital amount ²⁾	1,640.16	1,626.59	1,636.56	1,638.34	1,661.51
Total risk exposure amount	8,372.91	8,621.84	8,679.28	8,768.40	8,626.99
CET1 ratio ^{1) 2)}	15.60%	14.99%	14.97%	14.74%	15.27%
Tier 1 ratio ²⁾	16.92%	16.22%	16.22%	16.03%	16.60%
Total capital ratio ²⁾	19.59%	18.87%	18.86%	18.68%	19.26%

Source: ECB.

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

1) CET1 stands for Common Equity Tier 1.

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



T03.01.2 Total capital ratio and its components by country

(EUR billions; percentages)

Country (Q4 2022)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	201.15	39.89	19.83%	36.29	18.04%	34.05	16.93%
Bulgaria	C	C	C	C	C	C	C
Germany	1,329.70	274.79	20.67%	226.66	17.05%	208.61	15.69%
Estonia	16.95	3.88	22.87%	3.88	22.86%	3.88	22.86%
Ireland	258.67	58.45	22.60%	52.30	20.22%	49.41	19.10%
Greece	143.76	25.45	17.70%	21.84	15.19%	21.24	14.78%
Spain	1,416.58	231.21	16.32%	200.30	14.14%	178.52	12.60%
France	2,785.87	532.67	19.12%	460.65	16.54%	429.90	15.43%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	968.52	192.27	19.85%	167.44	17.29%	152.02	15.70%
Cyprus	C	C	C	C	C	C	C
Latvia	7.79	1.75	22.41%	1.68	21.58%	1.68	21.58%
Lithuania	11.61	2.12	18.24%	2.09	18.02%	2.09	18.02%
Luxembourg	41.58	9.31	22.38%	8.57	20.62%	8.28	19.90%
Malta	8.11	1.84	22.73%	1.57	19.34%	1.57	19.34%
Netherlands	754.47	156.40	20.73%	132.78	17.60%	118.30	15.68%
Austria	307.40	57.81	18.81%	50.49	16.43%	45.95	14.95%
Portugal	107.67	18.64	17.31%	16.16	15.01%	15.56	14.45%
Slovenia	24.09	4.47	18.57%	3.89	16.13%	3.80	15.77%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	219.15	45.66	20.84%	41.20	18.80%	37.92	17.30%
Total	8,626.99	1,661.51	19.26%	1,432.40	16.60%	1,317.04	15.27%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q4 2022)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	411.63	83.12	20.19%	68.56	16.65%	66.48	16.15%
Custodian and asset managers	81.41	23.23	28.53%	22.05	27.08%	20.22	24.84%
Development/promotional lenders	105.76	32.65	30.87%	32.65	30.87%	32.02	30.27%
Diversified lenders	1,371.05	254.55	18.57%	221.85	16.18%	205.42	14.98%
G-SIBs ¹⁾	3,750.02	690.65	18.42%	590.39	15.74%	532.70	14.21%
Retail and consumer credit lenders	376.30	70.47	18.73%	63.70	16.93%	60.15	15.98%
Small market lenders	72.05	14.61	20.27%	13.93	19.33%	13.84	19.21%
Universal and investment banks	2,458.77	492.23	20.02%	419.29	17.05%	386.22	15.71%
Not classified	-	-	-	-	-	-	-
Total	8,626.99	1,661.51	19.26%	1,432.40	16.60%	1,317.04	15.27%

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q4 2022)	Total risk exposure amount	Total capital ⁵⁾		Tier 1 ⁵⁾		CET1 ^{5) 6)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ¹⁾	469.76	103.88	22.11%	97.37	20.73%	94.39	20.09%
Banks with largest non-domestic exposures							
SSM	4,768.25	934.56	19.60%	798.69	16.75%	739.32	15.51%
Non-SSM EEA ²⁾	468.74	88.64	18.91%	78.97	16.85%	71.45	15.24%
Non-EEA Europe ³⁾	286.57	61.86	21.59%	55.30	19.30%	51.28	17.89%
RoW ⁴⁾	2,633.67	472.57	17.94%	402.07	15.27%	360.61	13.69%
Total	8,626.99	1,661.51	19.26%	1,432.40	16.60%	1,317.04	15.27%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

6) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q4 2022)	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	123.75	27.15	21.94%	24.91	20.13%	24.13	19.50%
Between €30 billion and €100 billion	972.61	192.25	19.77%	174.38	17.93%	167.32	17.20%
Between €100 billion and €200 billion	840.08	176.46	21.00%	158.49	18.87%	151.82	18.07%
More than €200 billion	2,940.53	575.01	19.55%	484.23	16.47%	441.08	15.00%
G-SIBs ¹⁾	3,750.02	690.65	18.42%	590.39	15.74%	532.70	14.21%
Total	8,626.99	1,661.51	19.26%	1,432.40	16.60%	1,317.04	15.27%

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q4 2022)	Total risk exposure amount	Total capital ²⁾		Tier 1 ²⁾		CET1 ^{2) 3)}	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with low risk	4,648.41	872.17	18.76%	761.72	16.39%	694.16	14.93%
Banks with medium, high risk and non-rated	3,978.58	789.34	19.84%	670.68	16.86%	622.87	15.66%
Total	8,626.99	1,661.51	19.26%	1,432.40	16.60%	1,317.04	15.27%

Source: ECB.

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

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

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

3) CET1 stands for Common Equity Tier 1.

T03.02.1 CET1 ratio band by reference period

(number of institutions)

Indicator	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
CET1 ratio ¹⁾ ≤ 10%	2	2	1	2	1
10% < CET1 ratio ≤ 20%	78	82	81	81	82
CET1 ratio > 20%	33	28	29	28	28
Total	113	112	111	111	111

Source: ECB.

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

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

T03.02.2 CET1 ratio band by country

(number of institutions)

Country (Q4 2022)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	2	3
Bulgaria	-	-	1
Germany	-	17	5
Estonia	-	1	2
Ireland	-	4	2
Greece	-	4	-
Spain	-	10	-
France	-	8	3
Croatia ¹⁾	-	-	-
Italy	-	9	3
Cyprus	-	2	-
Latvia	-	2	1
Lithuania	-	3	-
Luxembourg	-	2	2
Malta	-	2	1
Netherlands	-	4	3
Austria	-	5	1
Portugal	1	2	-
Slovenia	-	3	-
Slovakia ¹⁾	-	-	-
Finland	-	2	1
Total	1	82	28

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 ratio band by classification (geographical diversification)

(number of institutions)

Category (Q4 2022)	CET1 ratio ⁵⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with significant domestic exposures ¹⁾	-	8	7
Banks with largest non-domestic exposures			
SSM	1	52	13
Non-SSM EEA ²⁾	-	7	3
Non-EEA Europe ³⁾	-	7	4
RoW ⁴⁾	-	8	1
Total	1	82	28

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

T03.02.3 CET1 ratio band by classification (size)

(number of institutions)

Category (Q4 2022)	CET1 ratio ²⁾ ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
Less than €30 billion	-	15	8
Between €30 billion and €100 billion	1	26	16
Between €100 billion and €200 billion	-	14	3
More than €200 billion	-	19	1
G-SIBs ¹⁾	-	8	-
Total	1	82	28

Source: ECB.

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

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

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

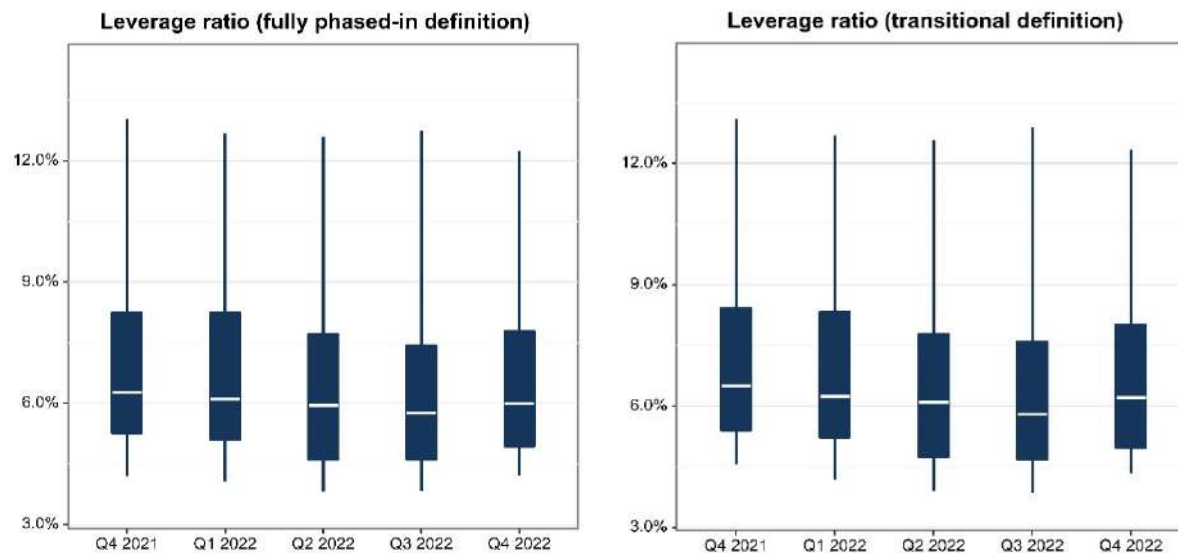
T03.03.1 Leverage ratios by reference period

(EUR billions; percentages)

Leverage ratio and its components	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Exposure values	23,604.48	24,779.23	26,882.85	27,355.85	25,846.63
Other on-balance sheet items	21,851.29	22,695.61	22,671.53	23,082.01	21,999.97
Derivatives	783.21	886.08	915.28	921.13	826.93
Securities financing transactions	1,458.96	1,783.30	1,812.79	1,817.84	1,537.05
Regular-way purchases and sales awaiting settlement	16.06	17.88	17.98	22.09	21.45
Cash pooling arrangements	40.02	40.75	42.47	39.54	35.72
Off-balance sheet items	1,940.47	1,997.21	2,023.03	2,077.50	2,033.58
Deductions of exposures promoting public policy objectives	-2,485.53	-2,641.61	-600.25	-604.27	-608.07
Fully phased-in definition					
Tier 1 capital	1,384.19	1,376.77	1,385.89	1,383.02	1,409.52
Total exposure	23,440.51	24,609.56	26,711.55	27,179.66	25,666.97
Exposure values	23,604.48	24,779.23	26,882.85	27,355.85	25,846.63
Asset amount deducted from Tier 1 capital	-163.97	-169.67	-171.30	-176.19	-179.66
Leverage ratio (fully phased-in definition)	5.91%	5.59%	5.19%	5.09%	5.49%
Transitional definition					
Tier 1 capital	1,416.42	1,398.87	1,407.84	1,405.99	1,432.40
Total exposure	23,461.94	24,623.82	26,726.02	27,194.48	25,681.91
Exposure values	23,604.48	24,779.23	26,882.85	27,355.85	25,846.63
Asset amount deducted or added from Tier 1 capital	-142.54	-155.41	-156.83	-161.36	-164.71
Leverage ratio (transitional definition)	6.04%	5.68%	5.27%	5.17%	5.58%

Source: ECB.

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



T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q4 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ¹⁾	Italy
Exposure values	25,846.63	C	C	4,288.76	39.09	626.56	319.24	3,799.13	8,905.71	-	2,867.69
Other on-balance sheet items	21,999.97	599.96	C	3,352.10	36.66	462.27	301.99	3,337.47	7,494.11	-	2,489.51
Derivatives	826.93	4.53	C	282.11	0.40	25.19	2.86	61.54	313.08	-	57.05
Securities financing transactions	1,537.05	26.85	C	351.36	C	61.08	4.57	143.32	683.89	-	85.73
Regular-way purchases and sales awaiting settlement	21.45	C	C	C	C	2.32	C	C	C	-	C
Cash pooling arrangements	35.72	C	C	C	C	C	C	C	C	-	1.79
Off-balance sheet items	2,033.58	46.49	C	348.80	1.95	75.66	9.81	239.65	776.62	-	232.88
Deductions of exposures promoting public policy objectives	-608.07	C	C	-68.65	C	C	C	C	-365.59	-	C
Fully phased-in definition											
Tier 1 capital	1,409.52	36.03	C	225.93	3.88	51.04	20.09	197.86	453.27	-	159.55
Total exposure	25,666.97	677.28	C	4,265.01	38.94	619.64	313.81	3,762.77	8,843.86	-	2,843.40
Exposure values	25,846.63	C	C	4,288.76	39.09	626.56	319.24	3,799.13	8,905.71	-	2,867.69
Asset amount deducted from Tier 1 capital	-179.66	C	C	-23.74	-0.14	-6.93	-5.43	-36.36	-61.85	-	-24.29
Leverage ratio (fully phased-in definition)	5.49%	5.32%	C	5.30%	9.95%	8.24%	6.40%	5.26%	5.13%	-	5.61%
Transitional definition											
Tier 1 capital	1,432.40	36.29	C	226.66	3.88	52.30	21.84	200.30	460.65	-	167.44
Total exposure	25,681.91	677.55	C	4,265.86	38.94	620.96	315.08	3,764.19	8,846.68	-	2,849.90
Exposure values	25,846.63	C	C	4,288.76	39.09	626.56	319.24	3,799.13	8,905.71	-	2,867.69
Asset amount deducted or added from Tier 1 capital	-164.71	C	C	-22.89	-0.14	-5.61	-4.16	-34.93	-59.04	-	-17.78
Leverage ratio (transitional definition)	5.58%	5.36%	C	5.31%	9.95%	8.42%	6.93%	5.32%	5.21%	-	5.88%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q4 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ¹⁾	Finland
Exposure values	C	20.18	37.37	127.50	26.23	2,296.43	723.14	252.59	42.47	-	732.89
Other on-balance sheet items	C	19.18	35.16	116.06	25.46	2,094.33	639.64	235.88	40.27	-	660.89
Derivatives	C	0.09	0.28	3.26	0.08	47.93	3.34	2.40	0.14	-	22.35
Securities financing transactions	C	C	C	1.49	C	114.59	38.77	1.44	C	-	C
Regular-way purchases and sales awaiting settlement	C	C	0.00	C	C	C	C	C	C	-	C
Cash pooling arrangements	C	C	0.02	C	C	C	C	C	C	-	C
Off-balance sheet items	C	0.86	1.91	6.68	0.64	179.74	41.50	12.87	1.97	-	53.67
Deductions of exposures promoting public policy objectives	C	C	C	C	C	-141.86	C	C	C	-	C
Fully phased-in definition											
Tier 1 capital	C	1.68	2.07	8.56	1.56	132.74	49.94	15.96	3.81	-	41.20
Total exposure	C	20.15	37.33	126.23	26.06	2,289.31	719.96	251.64	42.32	-	727.90
Exposure values	C	20.18	37.37	127.50	26.23	2,296.43	723.14	252.59	42.47	-	732.89
Asset amount deducted from Tier 1 capital	C	-0.03	-0.05	-1.26	-0.17	-7.12	-3.18	-0.95	-0.15	-	-4.99
Leverage ratio (fully phased-in definition)	C	8.34%	5.56%	6.78%	5.97%	5.80%	6.94%	6.34%	9.00%	-	5.66%
Transitional definition											
Tier 1 capital	C	1.68	2.09	8.57	1.57	132.78	50.49	16.16	3.89	-	41.20
Total exposure	C	20.15	37.34	126.25	26.07	2,289.34	720.04	251.78	42.32	-	727.90
Exposure values	C	20.18	37.37	127.50	26.23	2,296.43	723.14	252.59	42.47	-	732.89
Asset amount deducted or added from Tier 1 capital	C	-0.03	-0.03	-1.25	-0.15	-7.09	-3.10	-0.81	-0.15	-	-4.99
Leverage ratio (transitional definition)	C	8.34%	5.61%	6.79%	6.02%	5.80%	7.01%	6.42%	9.18%	-	5.66%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.03.3 Leverage ratios by classification (business model)

(EUR billions; percentages)

Leverage ratio and its components (Q4 2022)	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	25,846.63	1,190.61	C	C	3,653.75	12,202.86	1,005.02	C	7,099.41	-
Other on-balance sheet items	21,999.97	1,074.87	279.61	383.13	3,355.82	9,942.07	1,005.66	152.11	5,806.70	-
Derivatives	826.93	26.14	10.45	-0.74	33.27	458.78	5.08	1.12	292.80	-
Securities financing transactions	1,537.05	40.50	37.78	C	68.24	913.93	15.98	C	460.39	-
Regular-way purchases and sales awaiting settlement	21.45	C	C	C	C	C	C	0.02	3.53	-
Cash pooling arrangements	35.72	C	C	C	C	C	C	0.13	C	-
Off-balance sheet items	2,033.58	117.80	7.99	30.79	188.62	1,052.41	41.79	7.75	586.43	-
Deductions of exposures promoting public policy objectives	-608.07	-68.77	C	-218.12	C	-203.89	C	C	C	-
Fully phased-in definition										
Tier 1 capital	1,409.52	68.04	22.05	32.65	214.62	579.19	63.00	13.66	416.33	-
Total exposure	25,666.97	1,186.14	335.69	192.42	3,619.76	12,108.69	997.61	160.77	7,065.89	-
Exposure values	25,846.63	1,190.61	C	C	3,653.75	12,202.86	1,005.02	C	7,099.41	-
Asset amount deducted from Tier 1 capital	-179.66	-4.47	C	C	-33.99	-94.17	-7.41	C	-33.52	-
Leverage ratio (fully phased-in definition)	5.49%	5.74%	6.57%	16.97%	5.93%	4.78%	6.32%	8.50%	5.89%	-
Transitional definition										
Tier 1 capital	1,432.40	68.56	22.05	32.65	221.85	590.39	63.70	13.93	419.29	-
Total exposure	25,681.91	1,186.65	335.69	192.42	3,625.13	12,113.98	998.31	160.96	7,068.76	-
Exposure values	25,846.63	1,190.61	C	C	3,653.75	12,202.86	1,005.02	C	7,099.41	-
Asset amount deducted or added from Tier 1 capital	-164.71	-3.96	C	C	-28.62	-88.87	-6.71	C	-30.65	-
Leverage ratio (transitional definition)	5.58%	5.78%	6.57%	16.97%	6.12%	4.87%	6.38%	8.65%	5.93%	-

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 (geographical diversification)

(EUR billions; percentages)

Leverage ratio and its components (Q4 2022)	Total	Banks with significant domestic exposures ¹⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ²⁾	Non-EEA Europe ³⁾	RoW ⁴⁾
Exposure values	25,846.63	1,259.96	14,293.22	1,422.20	833.04	8,038.21
Other on-balance sheet items	21,999.97	1,352.55	11,975.75	1,230.08	717.58	6,724.00
Derivatives	826.93	11.46	514.80	26.49	28.89	245.28
Securities financing transactions	1,537.05	29.67	834.61	60.40	48.74	563.64
Regular-way purchases and sales awaiting settlement	21.45	C	-0.41	C	C	C
Cash pooling arrangements	35.72	C	12.02	C	C	C
Off-balance sheet items	2,033.58	71.42	1,180.52	100.75	35.17	645.71
Deductions of exposures promoting public policy objectives	-608.07	-205.69	-224.07	C	C	-178.31
Fully phased-in definition						
Tier 1 capital	1,409.52	95.47	784.17	78.73	53.94	397.21
Total exposure	25,666.97	1,250.87	14,194.69	1,414.38	823.42	7,983.62
Exposure values	25,846.63	1,259.96	14,293.22	1,422.20	833.04	8,038.21
Asset amount deducted from Tier 1 capital	-179.66	-9.09	-98.53	-7.82	-9.62	-54.59
Leverage ratio (fully phased-in definition)	5.49%	7.63%	5.52%	5.57%	6.55%	4.98%
Transitional definition						
Tier 1 capital	1,432.40	97.37	798.69	78.97	55.30	402.07
Total exposure	25,681.91	1,252.72	14,204.54	1,414.69	824.75	7,985.22
Exposure values	25,846.63	1,259.96	14,293.22	1,422.20	833.04	8,038.21
Asset amount deducted or added from Tier 1 capital	-164.71	-7.24	-88.68	-7.51	-8.29	-52.99
Leverage ratio (transitional definition)	5.58%	7.77%	5.62%	5.58%	6.71%	5.04%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) European countries not in the EEA.

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

T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q4 2022)	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	25,846.63	310.91	2,521.02	2,174.28	8,637.55	12,202.86
Other on-balance sheet items	21,999.97	294.55	2,410.20	1,915.62	7,437.53	9,942.07
Derivatives	826.93	2.87	26.29	75.23	263.76	458.78
Securities financing transactions	1,537.05	1.01	89.69	111.63	420.79	913.93
Regular-way purchases and sales awaiting settlement	21.45	C	0.58	4.76	-1.13	C
Cash pooling arrangements	35.72	C	2.63	C	10.46	C
Off-balance sheet items	2,033.58	12.32	125.39	160.96	682.50	1,052.41
Deductions of exposures promoting public policy objectives	-608.07	C	-133.74	C	-176.36	-203.89
Fully phased-in definition						
Tier 1 capital	1,409.52	24.48	169.84	154.73	481.29	579.19
Total exposure	25,666.97	309.21	2,499.45	2,156.35	8,593.28	12,108.69
Exposure values	25,846.63	310.91	2,521.02	2,174.28	8,637.55	12,202.86
Asset amount deducted from Tier 1 capital	-179.66	-1.70	-21.57	-17.93	-44.28	-94.17
Leverage ratio (fully phased-in definition)	5.49%	7.92%	6.80%	7.18%	5.60%	4.78%
Transitional definition						
Tier 1 capital	1,432.40	24.91	174.38	158.49	484.23	590.39
Total exposure	25,681.91	309.50	2,503.40	2,159.95	8,595.08	12,113.98
Exposure values	25,846.63	310.91	2,521.02	2,174.28	8,637.55	12,202.86
Asset amount deducted or added from Tier 1 capital	-164.71	-1.41	-17.63	-14.34	-42.47	-88.87
Leverage ratio (transitional definition)	5.58%	8.05%	6.97%	7.34%	5.63%	4.87%

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

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

(EUR billions; percentages)

Leverage ratio and its components (Q4 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Exposure values	25,846.63	13,740.54	12,106.09
Other on-balance sheet items	21,999.97	11,792.07	10,207.90
Derivatives	826.93	380.72	446.20
Securities financing transactions	1,537.05	748.22	788.83
Regular-way purchases and sales awaiting settlement	21.45	C	C
Cash pooling arrangements	35.72	C	C
Off-balance sheet items	2,033.58	1,120.71	912.87
Deductions of exposures promoting public policy objectives	-608.07	C	C
Fully phased-in definition			
Tier 1 capital	1,409.52	753.22	656.30
Total exposure	25,666.97	13,633.79	12,033.18
Exposure values	25,846.63	13,740.54	12,106.09
Asset amount deducted from Tier 1 capital	-179.66	-106.75	-72.91
Leverage ratio (fully phased-in definition)	5.49%	5.52%	5.45%
Transitional definition			
Tier 1 capital	1,432.40	761.72	670.68
Total exposure	25,681.91	13,639.42	12,042.49
Exposure values	25,846.63	13,740.54	12,106.09
Asset amount deducted or added from Tier 1 capital	-164.71	-101.12	-63.59
Leverage ratio (transitional definition)	5.58%	5.58%	5.57%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
LR ¹⁾ ≤ 3%	1	-	-	1	-
3% < LR ≤ 6%	47	53	56	61	55
LR > 6%	65	59	55	49	56
Total	113	112	111	111	111

Source: ECB.

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

1) LR stands for Leverage Ratio.

T03.04.2 Leverage ratio band by country

(number of institutions)

Country (Q4 2022)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	3	2
Bulgaria	-	-	1
Germany	-	12	10
Estonia	-	-	3
Ireland	-	1	5
Greece	-	2	2
Spain	-	8	2
France	-	6	5
Croatia ¹⁾	-	-	-
Italy	-	9	3
Cyprus	-	1	1
Latvia	-	-	3
Lithuania	-	2	1
Luxembourg	-	2	2
Malta	-	2	1
Netherlands	-	3	4
Austria	-	1	5
Portugal	-	2	1
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	1	2
Total	-	55	56

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 (geographical diversification)

(number of institutions)

Category (Q4 2022)	LR ⁵⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with significant domestic exposures ¹⁾	-	6	9
Banks with largest non-domestic exposures			
SSM	-	35	31
Non-SSM EEA ²⁾	-	5	5
Non-EEA Europe ³⁾	-	3	8
RoW ⁴⁾	-	6	3
Total	-	55	56

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) LR stands for Leverage Ratio.

T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q4 2022)	LR ²⁾ ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
Less than €30 billion	-	6	17
Between €30 billion and €100 billion	-	22	21
Between €100 billion and €200 billion	-	6	11
More than €200 billion	-	13	7
G-SIBs ¹⁾	-	8	-
Total	-	55	56

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 composition by reference period

(EUR billions; percentages)

Risk exposures	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Credit risk-weighted exposure amounts	7,088.97	7,251.96	7,292.55	7,389.80	7,247.06
Standardised approach (SA)	2,793.39	2,834.71	2,875.93	2,943.69	2,908.28
of which: exposures to institutions	117.36	120.68	125.85	131.73	124.16
of which: exposures to corporates	985.93	1,000.88	1,032.89	1,065.98	1,058.20
of which: exposures to retail	496.48	507.97	514.28	528.13	519.37
of which: exposures secured by mortgages on immovable property	303.10	314.03	316.61	327.95	319.87
Internal ratings based approach (IRB)	4,178.68	4,299.73	4,291.01	4,319.53	4,210.32
of which: exposures to institutions	195.21	198.58	201.11	208.98	188.73
of which: exposures to corporates	2,351.61	2,471.77	2,519.16	2,573.20	2,485.16
of which: exposures to retail	392.69	401.33	392.40	382.64	387.21
of which: exposures to retail secured by real estate	575.25	582.65	581.08	581.12	581.90
Risk exposure for contributions to the default fund of a CCP ¹⁾	5.69	5.93	5.86	5.76	5.56
Securitisation positions	111.21	111.60	119.75	120.81	122.91
Settlement/delivery risk exposure amount	1.34	1.96	2.13	1.61	1.77
Market risk exposure amount	290.35	331.41	353.89	353.76	336.89
Market risk exposure under SA ²⁾	118.68	143.78	157.57	159.01	143.58
Market risk exposure under IM approach ³⁾	171.67	187.63	196.32	194.76	193.30
Operational risk exposure amount	823.41	832.47	832.19	839.23	842.28
Operational risk exposure under BIA ⁴⁾	56.73	56.83	57.19	57.12	59.82
Operational risk exposure under TSA/ASA ⁵⁾	384.28	393.14	392.87	395.98	409.90
Operational risk exposure under AMA ⁶⁾	382.40	382.49	382.13	386.13	372.57
Risk exposure for credit valuation adjustment	66.22	66.24	67.28	72.37	74.47
Other ⁷⁾	102.63	137.79	131.25	111.62	124.51
Total risk exposure amount	8,372.91	8,621.84	8,679.28	8,768.40	8,626.99
Risk weights SA vs. IRB - Credit Risk ⁸⁾	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Standardised approach (SA)					
Risk weights of exposures to institutions	15.19%	14.82%	15.11%	15.26%	14.66%
Risk weights of exposures to corporates	86.62%	86.05%	86.00%	86.33%	85.33%
Risk weights of exposures to retail	69.24%	69.42%	69.06%	69.34%	69.20%
Risk weights of exposures secured by mortgages on immovable property	39.85%	39.94%	39.91%	39.88%	39.75%
Internal ratings based approach (IRB)					
Risk weights of exposures to institutions	19.06%	19.18%	18.61%	19.10%	18.36%
Risk weights of exposures to corporates	44.88%	45.66%	45.27%	45.13%	45.39%
Risk weights of exposures to retail	28.01%	28.21%	27.88%	27.56%	28.14%
Risk weights of exposures to retail secured by real estate	13.87%	13.86%	13.72%	13.70%	13.69%

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) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

T03.05.2 Risk exposures composition by country/1

(EUR billions; percentages)

Risk exposures (Q4 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁹⁾	Italy
Credit risk-weighted exposure amounts	7,247.06	171.18	C	1,038.02	15.28	208.02	127.51	1,226.76	2,413.78	-	823.95
Standardised approach (SA)	2,908.28	38.50	C	293.07	8.17	150.90	109.48	670.79	932.43	-	381.09
of which: exposures to institutions	124.16	1.76	C	15.47	0.34	8.62	4.01	19.34	35.23	-	21.82
of which: exposures to corporates	1,058.20	13.40	C	159.91	C	93.65	37.90	178.52	339.97	-	109.71
of which: exposures to retail	519.37	3.94	C	44.54	1.49	9.81	7.23	164.46	173.88	-	55.18
of which: exposures secured by mortgages on immovable property	319.87	1.92	C	16.84	C	19.17	14.45	88.91	87.84	-	38.07
Internal ratings based approach (IRB)	4,210.32	132.38	C	714.05	C	C	C	544.46	1,437.67	-	421.76
of which: exposures to institutions	188.73	5.87	C	46.68	C	C	C	C	61.89	-	C
of which: exposures to corporates	2,485.16	69.01	C	466.15	C	C	C	289.00	801.82	-	265.28
of which: exposures to retail	387.21	6.97	C	56.85	C	C	C	70.17	158.48	-	34.35
of which: exposures to retail secured by real estate	581.90	24.03	C	60.37	C	C	C	107.22	170.54	-	59.43
Risk exposure for contributions to the default fund of a CCP ¹⁾	5.56	0.05	C	1.55	C	C	C	C	2.51	-	0.24
Securitisation positions	122.91	0.26	C	29.35	C	6.31	3.09	C	41.16	-	20.87
Settlement/delivery risk exposure amount	1.77	C	C	1.24	C	0.06	C	C	0.37	-	C
Market risk exposure amount	336.89	6.23	C	111.93	0.05	22.43	3.16	31.30	86.56	-	28.33
Market risk exposure under SA ²⁾	143.58	0.93	C	54.06	C	8.89	0.98	13.73	26.86	-	13.67
Market risk exposure under IM approach ³⁾	193.30	5.30	C	57.86	C	13.54	2.18	17.57	59.70	-	14.66
Operational risk exposure amount	842.28	19.66	C	137.98	1.39	21.19	12.57	130.12	257.82	-	104.96
Operational risk exposure under BIA ⁴⁾	59.82	C	C	C	C	C	C	C	9.50	-	19.42
Operational risk exposure under TSA/ASA ⁵⁾	409.90	C	C	59.80	C	C	C	124.97	88.97	-	25.93
Operational risk exposure under AMA ⁶⁾	372.57	C	C	C	C	C	C	C	159.35	-	59.61
Risk exposure for credit valuation adjustment	74.47	1.31	C	29.14	C	4.05	0.49	4.24	23.36	-	C
Other ⁷⁾	124.51	C	C	11.40	C	2.92	C	C	3.98	-	7.62
Total risk exposure amount	8,626.99	201.15	C	1,329.70	16.95	258.67	143.76	1,416.58	2,785.87	-	968.52
Risk weights SA vs. IRB - Credit Risk ⁸⁾ (Q4 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ⁹⁾	Italy
Standardised approach (SA)											
Risk weights of exposures to institutions	14.66%	20.48%	C	4.76%	23.88%	34.82%	34.89%	28.22%	13.64%	-	29.09%
Risk weights of exposures to corporates	85.33%	78.68%	C	81.69%	C	90.21%	88.22%	91.53%	81.56%	-	83.65%
Risk weights of exposures to retail	69.20%	67.49%	C	72.75%	65.66%	72.57%	69.56%	68.69%	69.35%	-	66.07%
Risk weights of exposures secured by mortgages on immovable property	39.75%	39.34%	C	36.33%	C	56.32%	41.17%	36.28%	42.88%	-	36.84%
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions	18.36%	14.49%	C	18.59%	C	C	C	C	18.79%	-	C
Risk weights of exposures to corporates	45.39%	52.92%	C	40.74%	C	C	C	53.65%	45.56%	-	45.82%
Risk weights of exposures to retail	28.14%	21.15%	C	31.52%	C	C	C	44.83%	21.88%	-	29.74%
Risk weights of exposures to retail secured by real estate	13.69%	11.19%	C	14.35%	C	C	C	16.27%	11.90%	-	18.30%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

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

T03.05.2 Risk exposures composition by country/2

(EUR billions; percentages)

Risk exposures (Q4 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁹⁾	Finland
Credit risk-weighted exposure amounts	C	7.09	10.56	35.41	7.24	598.45	255.60	91.87	20.29	-	174.23
Standardised approach (SA)	C	2.64	3.75	14.28	7.12	74.12	101.95	54.52	C	-	23.53
of which: exposures to institutions	C	C	1.11	2.28	0.65	5.49	3.37	1.42	0.52	-	1.03
of which: exposures to corporates	C	C	0.62	7.99	1.98	31.95	37.42	18.90	7.45	-	6.90
of which: exposures to retail	C	C	0.63	C	1.02	14.52	18.67	7.77	6.69	-	4.72
of which: exposures secured by mortgages on immovable property	C	C	C	C	2.04	C	18.09	C	1.66	-	C
Internal ratings based approach (IRB)	C	C	C	C	C	517.52	151.21	C	C	-	C
of which: exposures to institutions	C	C	C	C	C	16.06	C	C	C	-	C
of which: exposures to corporates	C	C	C	C	C	314.36	102.61	C	C	-	C
of which: exposures to retail	C	C	C	C	C	26.70	13.73	C	C	-	C
of which: exposures to retail secured by real estate	C	C	C	C	C	88.49	16.96	C	C	-	C
Risk exposure for contributions to the default fund of a CCP ¹⁾	C	C	C	C	C	0.71	0.01	C	C	-	C
Securitisation positions	C	C	C	0.03	C	6.10	2.43	0.53	C	-	C
Settlement/delivery risk exposure amount	C	C	C	C	C	C	0.03	C	C	-	C
Market risk exposure amount	C	0.02	0.05	0.47	0.00	20.45	14.15	4.52	C	-	5.82
Market risk exposure under SA ²⁾	C	C	C	C	C	7.10	9.73	C	C	-	C
Market risk exposure under IM approach ³⁾	C	C	C	C	C	13.35	4.42	C	C	-	C
Operational risk exposure amount	C	0.67	0.85	3.82	0.82	84.62	32.64	9.44	2.30	-	19.40
Operational risk exposure under BIA ⁴⁾	C	C	C	C	0.59	C	C	C	C	-	C
Operational risk exposure under TSA/ASA ⁵⁾	C	0.56	C	C	C	C	16.32	C	C	-	18.88
Operational risk exposure under AMA ⁶⁾	C	C	C	C	C	78.60	C	C	C	-	C
Risk exposure for credit valuation adjustment	C	C	0.00	0.25	0.05	C	0.91	0.52	0.10	-	C
Other⁷⁾	C	C	C	C	C	45.87	4.08	C	C	-	18.37
Total risk exposure amount	C	7.79	11.61	41.58	8.11	754.47	307.40	107.67	24.09	-	219.15
Risk weights SA vs. IRB - Credit Risk⁸⁾ (Q4 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ⁹⁾	Finland
Standardised approach (SA)											
Risk weights of exposures to institutions	C	C	24.29%	31.13%	27.75%	21.91%	21.83%	22.38%	31.45%	-	18.10%
Risk weights of exposures to corporates	C	C	89.10%	79.13%	89.59%	87.73%	94.75%	95.39%	91.94%	-	95.37%
Risk weights of exposures to retail	C	C	69.63%	C	72.87%	70.48%	69.44%	69.26%	70.73%	-	74.08%
Risk weights of exposures secured by mortgages on immovable property	C	C	C	C	37.05%	C	40.35%	C	37.91%	-	C
Internal ratings based approach (IRB)											
Risk weights of exposures to institutions	C	C	C	C	C	19.67%	C	C	C	-	C
Risk weights of exposures to corporates	C	C	C	C	C	37.18%	61.23%	C	C	-	C
Risk weights of exposures to retail	C	C	C	C	C	40.37%	41.11%	C	C	-	C
Risk weights of exposures to retail secured by real estate	C	C	C	C	C	11.81%	18.58%	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) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

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

6) AMA stands for advanced measurement approach.

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

8) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

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

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

(EUR billions; percentages)

Risk exposures (Q4 2022)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ⁹⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Credit risk-weighted exposure amounts	7,247.06	357.01	57.68	96.39	1,181.34	3,179.36	340.05	63.92	1,971.29	-
Standardised approach (SA)	2,908.28	102.28	39.42	C	623.13	1,047.12	C	45.56	677.35	-
of which: exposures to institutions	124.16	5.50	4.69	2.01	28.71	26.90	18.76	3.14	34.44	-
of which: exposures to corporates	1,058.20	62.11	17.29	35.72	206.22	337.29	85.46	15.69	298.43	-
of which: exposures to retail	519.37	6.90	C	C	83.54	235.91	55.78	13.58	114.82	-
of which: exposures secured by mortgages on immovable property	319.87	8.73	C	C	98.98	108.43	48.78	6.32	35.55	-
Internal ratings based approach (IRB)	4,210.32	245.10	C	C	545.99	2,057.32	60.29	18.31	1,264.76	-
of which: exposures to institutions	188.73	16.63	C	C	11.07	90.05	C	0.30	66.18	-
of which: exposures to corporates	2,485.16	190.93	C	C	318.95	1,187.08	12.68	12.64	749.74	-
of which: exposures to retail	387.21	4.67	C	C	56.86	214.38	21.16	1.47	88.67	-
of which: exposures to retail secured by real estate	581.90	1.52	C	C	103.44	290.75	21.39	3.60	161.20	-
Risk exposure for contributions to the default fund of a CCP ¹⁾	5.56	0.16	0.13	C	0.08	3.65	C	C	1.53	-
Securitisation positions	122.91	9.48	C	1.10	12.16	71.27	0.60	C	27.65	-
Settlement/delivery risk exposure amount	1.77	0.00	C	C	0.03	0.36	0.01	C	1.29	-
Market risk exposure amount	336.89	19.14	6.79	C	31.00	132.76	2.27	C	142.47	-
Market risk exposure under SA ²⁾	143.58	10.32	C	C	21.35	39.79	C	C	63.33	-
Market risk exposure under IM approach ³⁾	193.30	8.82	C	C	9.66	92.96	C	C	79.14	-
Operational risk exposure amount	842.28	28.04	14.99	5.16	141.23	396.47	31.58	5.94	218.87	-
Operational risk exposure under BIA ⁴⁾	59.82	C	C	3.44	21.45	5.11	C	3.20	19.01	-
Operational risk exposure under TSA/ASA ⁵⁾	409.90	26.56	C	C	97.92	134.28	27.39	2.02	111.09	-
Operational risk exposure under AMA ⁶⁾	372.57	C	C	C	21.85	257.08	C	0.72	88.77	-
Risk exposure for credit valuation adjustment	74.47	4.95	1.78	3.32	4.47	26.57	1.43	0.12	31.83	-
Other ⁷⁾	124.51	2.48	C	C	12.97	14.50	0.95	0.37	93.02	-
Total RWA	8,626.99	411.63	81.41	105.76	1,371.05	3,750.02	376.30	72.05	2,458.77	-
Risk weights SA vs. IRB - Credit Risk ⁸⁾ (Q4 2022)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ⁹⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Standardised approach (SA)										
Risk weights of exposures to institutions	14.66%	5.08%	14.81%	30.83%	29.30%	11.37%	23.70%	27.69%	12.50%	-
Risk weights of exposures to corporates	85.33%	88.74%	90.43%	78.49%	89.32%	83.65%	85.51%	90.09%	84.29%	-
Risk weights of exposures to retail	69.20%	65.85%	65.82%	C	66.29%	69.22%	71.69%	70.05%	70.58%	-
Risk weights of exposures secured by mortgages on immovable property	39.75%	47.48%	35.96%	C	39.49%	40.53%	36.24%	41.10%	39.16%	-
Internal ratings based approach (IRB)										
Risk weights of exposures to institutions	18.36%	14.51%	C	C	17.48%	20.09%	C	22.87%	19.06%	-
Risk weights of exposures to corporates	45.39%	40.34%	C	C	56.75%	41.16%	51.62%	74.14%	50.34%	-
Risk weights of exposures to retail	28.14%	22.21%	C	C	34.69%	29.69%	33.78%	41.59%	22.01%	-
Risk weights of exposures to retail secured by real estate	13.69%	10.75%	C	C	16.76%	13.86%	13.19%	20.16%	12.03%	-

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) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

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

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

(EUR billions; percentages)

Risk exposures (Q4 2022)	Total	Banks with significant domestic exposures ⁹⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹⁰⁾	Non-EEA Europe ¹¹⁾	RoW ¹²⁾
Credit risk-weighted exposure amounts	7,247.06	411.35	4,034.40	382.83	234.51	2,183.97
Standardised approach (SA)	2,908.28	372.48	1,572.51	69.99	126.49	766.81
of which: exposures to institutions	124.16	18.93	78.48	3.28	7.08	16.39
of which: exposures to corporates	1,058.20	119.00	621.05	23.66	49.74	244.75
of which: exposures to retail	519.37	47.54	268.63	17.05	13.75	172.40
of which: exposures secured by mortgages on immovable property	319.87	69.76	141.82	6.86	22.27	79.16
Internal ratings based approach (IRB)	4,210.32	35.83	2,388.04	311.01	104.85	1,370.58
of which: exposures to institutions	188.73	C	112.90	10.63	C	61.90
of which: exposures to corporates	2,485.16	16.45	1,429.58	186.15	60.26	792.72
of which: exposures to retail	387.21	8.90	205.60	22.27	9.69	140.74
of which: exposures to retail secured by real estate	581.90	9.71	299.68	51.35	28.99	192.17
Risk exposure for contributions to the default fund of a CCP ¹⁾	5.56	0.03	3.04	0.07	0.16	2.25
Securitisation positions	122.91	3.01	70.80	1.76	3.00	44.33
Settlement/delivery risk exposure amount	1.77	C	0.83	C	C	0.20
Market risk exposure amount	336.89	4.28	204.21	17.59	13.24	97.57
Market risk exposure under SA ²⁾	143.58	C	96.49	C	C	29.36
Market risk exposure under IM approach ³⁾	193.30	C	107.72	C	C	68.22
Operational risk exposure amount	842.28	49.92	427.88	48.20	25.23	291.05
Operational risk exposure under BIA ⁴⁾	59.82	20.66	30.41	C	C	C
Operational risk exposure under TSA/ASA ⁵⁾	409.90	C	177.44	32.77	C	158.85
Operational risk exposure under AMA ⁶⁾	372.57	C	220.04	C	C	C
Risk exposure for credit valuation adjustment	74.47	3.96	42.24	1.90	7.13	19.24
Other ⁷⁾	124.51	C	58.67	C	C	41.64
Total risk exposure amount	8,626.99	469.76	4,768.25	468.74	286.57	2,633.67
Risk weights SA vs. IRB - Credit Risk ⁸⁾ (Q4 2022)	Total	Banks with significant domestic exposures ⁹⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ¹⁰⁾	Non-EEA Europe ¹¹⁾	RoW ¹²⁾
Standardised approach (SA)						
Risk weights of exposures to institutions	14.66%	22.97%	13.88%	22.12%	26.43%	10.40%
Risk weights of exposures to corporates	85.33%	81.78%	85.57%	91.46%	81.72%	86.78%
Risk weights of exposures to retail	69.20%	67.13%	69.12%	71.14%	70.78%	69.61%
Risk weights of exposures secured by mortgages on immovable property	39.75%	37.62%	41.13%	39.60%	47.05%	37.71%
Internal ratings based approach (IRB)						
Risk weights of exposures to institutions	18.36%	C	22.47%	17.57%	C	14.22%
Risk weights of exposures to corporates	45.39%	58.81%	44.80%	49.89%	58.37%	44.53%
Risk weights of exposures to retail	28.14%	25.26%	25.51%	28.93%	39.00%	32.52%
Risk weights of exposures to retail secured by real estate	13.69%	11.31%	13.31%	14.00%	16.95%	13.99%

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) CCP stands for central counterparty.

2) SA stands for standardised approach.

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4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

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

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

11) European countries not in the EEA.

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

T03.05.3 Risk exposures composition by classification (size)

(EUR billions; percentages)

Risk exposures (Q4 2022)	Total	Total assets				G-SIBs ⁹⁾
		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	7,247.06	108.80	840.29	689.21	2,429.40	3,179.36
Standardised approach (SA)	2,908.28	90.15	572.03	417.50	781.48	1,047.12
of which: exposures to institutions	124.16	5.39	30.15	22.03	39.69	26.90
of which: exposures to corporates	1,058.20	29.37	222.04	171.00	298.50	337.29
of which: exposures to retail	519.37	18.62	89.74	39.15	135.96	235.91
of which: exposures secured by mortgages on immovable property	319.87	19.75	79.64	51.01	61.04	108.43
Internal ratings based approach (IRB)	4,210.32	18.31	257.46	264.66	1,612.56	2,057.32
of which: exposures to institutions	188.73	0.30	5.97	8.26	84.14	90.05
of which: exposures to corporates	2,485.16	12.64	134.84	178.68	971.92	1,187.08
of which: exposures to retail	387.21	1.47	34.89	16.90	119.57	214.38
of which: exposures to retail secured by real estate	581.90	3.60	41.95	42.25	203.36	290.75
Risk exposure for contributions to the default fund of a CCP ¹⁾	5.56	C	C	C	1.36	3.65
Securitisation positions	122.91	C	C	C	33.99	71.27
Settlement/delivery risk exposure amount	1.77	C	C	C	0.82	0.36
Market risk exposure amount	336.89	1.89	24.09	50.64	127.52	132.76
Market risk exposure under SA ²⁾	143.58	C	C	C	67.09	39.79
Market risk exposure under IM approach ³⁾	193.30	C	C	C	60.43	92.96
Operational risk exposure amount	842.28	12.31	88.30	71.33	273.87	396.47
Operational risk exposure under BIA ⁴⁾	59.82	C	C	C	17.95	5.11
Operational risk exposure under TSA/ASA ⁵⁾	409.90	7.10	63.50	48.48	156.54	134.28
Operational risk exposure under AMA ⁶⁾	372.57	C	C	C	99.39	257.08
Risk exposure for credit valuation adjustment	74.47	0.38	11.70	13.98	21.85	26.57
Other ⁷⁾	124.51	C	C	C	87.08	14.50
Total risk exposure amount	8,626.99	123.75	972.61	840.08	2,940.53	3,750.02

Risk weights SA vs. IRB - Credit Risk ⁸⁾ (Q4 2022)	Total	Total assets				G-SIBs ⁹⁾
		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	14.66%	29.01%	23.74%	25.06%	10.52%	11.37%
Risk weights of exposures to corporates	85.33%	88.95%	88.14%	86.44%	84.29%	83.65%
Risk weights of exposures to retail	69.20%	69.82%	69.76%	66.86%	69.41%	69.22%
Risk weights of exposures secured by mortgages on immovable property	39.75%	38.82%	37.71%	42.54%	39.30%	40.53%
Internal ratings based approach (IRB)						
Risk weights of exposures to institutions	18.36%	22.87%	9.86%	13.43%	18.45%	20.09%
Risk weights of exposures to corporates	45.39%	74.14%	48.45%	59.31%	48.73%	41.16%
Risk weights of exposures to retail	28.14%	41.59%	32.30%	26.62%	24.97%	29.69%
Risk weights of exposures to retail secured by real estate	13.69%	20.16%	13.86%	16.15%	12.96%	13.86%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) CCP stands for central counterparty.

2) SA stands for standardised approach.

3) IM stands for internal model.

4) BIA stands for basic indicator approach.

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

6) AMA stands for advanced measurement approach.

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

8) Risk weights are calculated as the ratio of the risk-weighted exposure amount to the total exposure amount. Not all exposure classes are presented in the table.

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

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

(EUR billions; percentages)

Risk exposures (Q4 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Credit risk-weighted exposure amounts	7,247.06	3,976.53	3,270.53
Standardised approach (SA)	2,908.28	1,516.93	1,391.35
of which: exposures to institutions	124.16	58.96	65.20
of which: exposures to corporates	1,058.20	496.20	562.00
of which: exposures to retail	519.37	343.85	175.52
of which: exposures secured by mortgages on immovable property	319.87	147.04	172.82
Internal ratings based approach (IRB)	4,210.32	2,390.98	1,819.33
of which: exposures to institutions	188.73	115.09	73.63
of which: exposures to corporates	2,485.16	1,407.84	1,077.32
of which: exposures to retail	387.21	225.29	161.92
of which: exposures to retail secured by real estate	581.90	328.67	253.23
Risk exposure for contributions to the default fund of a CCP ²⁾	5.56	2.54	3.02
Securitisation positions	122.91	66.08	56.83
Settlement/delivery risk exposure amount	1.77	0.23	1.55
Market risk exposure amount	336.89	141.99	194.89
Market risk exposure under SA ³⁾	143.58	53.45	90.14
Market risk exposure under IM approach ⁴⁾	193.30	88.55	104.76
Operational risk exposure amount	842.28	434.54	407.74
Operational risk exposure under BIA ⁵⁾	59.82	25.52	34.30
Operational risk exposure under TSA/ASA ⁶⁾	409.90	216.93	192.97
Operational risk exposure under AMA ⁷⁾	372.57	192.10	180.47
Risk exposure for credit valuation adjustment	74.47	29.09	45.38
Other ⁸⁾	124.51	66.03	58.48
Total risk exposure amount	8,626.99	4,648.41	3,978.58
Risk weights SA vs. IRB - Credit Risk ⁹⁾ (Q4 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Standardised approach (SA)			
Risk weights of exposures to institutions	14.66%	13.87%	15.45%
Risk weights of exposures to corporates	85.33%	86.72%	84.14%
Risk weights of exposures to retail	69.20%	69.19%	69.23%
Risk weights of exposures secured by mortgages on immovable property	39.75%	39.90%	39.61%
Internal ratings based approach (IRB)			
Risk weights of exposures to institutions	18.36%	17.96%	19.04%
Risk weights of exposures to corporates	45.39%	44.78%	46.20%
Risk weights of exposures to retail	28.14%	30.76%	25.16%
Risk weights of exposures to retail secured by real estate	13.69%	13.16%	14.45%

Source: ECB.

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

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

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

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

(EUR billions; percentages)

Parameters and type of counterparty (Q4 2022)	Residence of the obligor ¹⁾													
	AT	BE	CH	CZ	DE	ES	FI	FR	GB	IE	IT	LU	NL	US
PD assigned to the obligor grade or pool (%)														
Institutions	0.18%	0.16%	0.20%	0.25%	0.14%	0.33%	0.22%	0.10%	0.11%	0.33%	1.22%	0.20%	0.14%	0.12%
Corporates	1.28%	2.08%	1.55%	1.99%	0.78%	2.06%	1.18%	1.51%	0.93%	1.47%	3.09%	0.99%	0.95%	1.16%
of which: SME	2.03%	2.40%	3.63%	2.90%	0.89%	3.44%	2.03%	2.02%	2.75%	3.76%	6.39%	2.11%	2.32%	2.95%
Retail	1.31%	0.95%	0.75%	1.30%	0.82%	1.52%	1.20%	1.38%	2.64%	1.52%	1.96%	1.01%	0.69%	1.99%
Retail - Secured by immovable property - Non-SME	0.90%	0.69%	0.67%	0.94%	0.59%	1.08%	0.75%	0.80%	2.65%	1.33%	1.20%	0.81%	0.57%	0.89%
Qualifying Revolving	C	C	1.79%	2.47%	0.67%	2.34%	1.97%	2.15%	2.28%	C	4.96%	2.52%	C	1.40%
Other Retail	1.91%	1.86%	1.73%	2.53%	1.68%	2.80%	2.84%	1.80%	2.86%	C	3.63%	1.98%	2.54%	C
Exposure weighted average lgd (%)														
Institutions	26.38%	15.87%	35.64%	31.06%	34.08%	27.18%	23.30%	22.97%	28.70%	36.65%	26.18%	24.45%	29.17%	39.05%
Corporates	36.40%	29.31%	29.35%	33.02%	36.69%	40.64%	37.54%	35.47%	34.35%	27.03%	35.89%	31.19%	27.17%	27.48%
of which: SME	32.51%	27.39%	36.24%	30.61%	32.51%	38.91%	35.58%	35.61%	33.21%	40.75%	37.60%	29.10%	19.58%	21.47%
Retail	27.62%	16.70%	21.46%	24.50%	27.93%	30.48%	19.50%	18.19%	11.50%	26.90%	25.90%	15.37%	14.88%	25.37%
Retail - Secured by immovable property - Non-SME	15.96%	12.99%	20.97%	19.04%	19.22%	23.38%	16.09%	13.17%	7.71%	24.26%	20.67%	14.55%	13.71%	18.29%
Qualifying Revolving	80.03%	C	56.83%	56.83%	65.48%	67.21%	67.05%	37.72%	71.92%	C	41.58%	48.38%	C	62.02%
Other Retail	50.78%	31.95%	24.44%	41.81%	47.08%	51.93%	31.22%	23.75%	51.10%	C	36.76%	19.22%	41.77%	C
Exposure value														
Institutions	14.31	55.78	25.01	6.07	98.37	35.62	8.39	278.27	89.33	8.93	36.49	28.38	32.28	70.26
Corporates	116.32	208.45	91.24	65.80	734.90	302.42	79.45	871.96	275.46	97.45	392.15	196.78	361.82	640.80
of which: SME	24.24	57.05	1.42	17.08	119.11	71.88	23.75	222.25	5.98	10.83	102.63	9.34	73.81	16.99
Retail	82.43	320.98	13.40	80.21	695.06	482.62	104.75	1,742.10	301.57	53.74	440.18	220.10	578.18	12.92
Retail - Secured by immovable property - Non-SME	50.24	221.73	10.26	61.47	470.24	346.26	80.13	983.16	280.14	49.59	277.63	209.59	533.24	2.25
Qualifying Revolving	4.55	C	0.13	0.87	35.01	22.91	0.00	60.41	10.30	C	4.94	0.02	C	0.05
Other Retail	18.43	51.90	2.76	16.69	160.16	80.57	22.96	562.83	11.03	C	136.52	9.72	19.78	C
Risk weight (%)														
Institutions	19.01%	10.32%	17.52%	21.00%	19.20%	18.79%	17.74%	11.48%	14.61%	24.51%	37.20%	11.22%	18.98%	18.68%
Corporates	43.96%	45.58%	29.25%	57.16%	39.27%	59.01%	55.09%	54.12%	41.86%	37.83%	49.16%	42.22%	42.02%	34.03%
of which: SME	41.06%	40.42%	39.18%	50.31%	29.29%	57.92%	50.23%	55.62%	55.90%	72.84%	48.16%	50.81%	38.28%	48.34%
Retail	18.85%	11.96%	13.71%	23.16%	19.74%	22.34%	17.90%	14.99%	16.87%	30.60%	24.90%	8.20%	12.18%	23.53%
Retail - Secured by immovable property - Non-SME	12.55%	8.94%	13.05%	17.45%	14.80%	16.20%	14.01%	10.09%	14.19%	28.01%	19.23%	7.73%	10.50%	16.13%
Qualifying Revolving	15.67%	C	11.76%	28.57%	9.88%	22.48%	13.86%	18.56%	39.06%	C	31.05%	13.11%	C	12.18%
Other Retail	35.22%	22.68%	15.11%	41.15%	38.28%	45.12%	30.91%	20.13%	63.87%	C	36.05%	16.70%	38.60%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Type of instrument and counterparty	Performing exposures									
	Q4 2021		Q1 2022		Q2 2022		Q3 2022		Q4 2022	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	3,826.97	0.00%	4,277.43	0.00%	4,086.38	0.00%	4,335.29	0.00%	3,605.80	0.00%
Loans and advances ¹⁾	13,937.43	0.54%	14,316.12	0.56%	14,611.18	0.56%	14,807.38	0.56%	14,534.31	0.56%
Central banks	135.92	0.01%	160.89	0.01%	186.40	0.01%	203.67	0.03%	154.85	0.03%
General governments	860.33	0.06%	856.95	0.06%	859.79	0.07%	852.13	0.05%	850.38	0.05%
Credit institutions	844.29	0.04%	901.20	0.06%	908.79	0.05%	957.65	0.05%	861.84	0.06%
Other financial corporations	1,074.49	0.19%	1,163.68	0.18%	1,204.08	0.17%	1,237.59	0.18%	1,139.38	0.19%
Non-financial corporations	5,186.74	0.80%	5,289.22	0.84%	5,444.36	0.84%	5,551.25	0.82%	5,516.06	0.81%
Households	5,835.66	0.54%	5,944.18	0.55%	6,007.76	0.54%	6,005.09	0.56%	6,011.80	0.56%
Debt securities	2,401.26	0.07%	2,456.38	0.08%	2,455.81	0.08%	2,444.84	0.09%	2,418.69	0.09%
Other ²⁾	135.18	1.18%	126.25	1.27%	120.80	0.36%	144.47	0.32%	122.44	0.34%
Off-balance sheet exposures	5,983.03	0.15%	6,271.00	0.15%	6,328.19	0.15%	6,464.36	0.15%	6,342.30	0.15%
Total	26,283.86	0.33%	27,447.18	0.34%	27,602.36	0.34%	28,196.33	0.34%	27,023.53	0.35%

Type of instrument and counterparty	Non-performing exposures									
	Q4 2021		Q1 2022		Q2 2022		Q3 2022		Q4 2022	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Cash balances at central banks and other demand deposits	0.12	73.28%	0.20	54.12%	0.78	22.39%	0.64	26.54%	0.97	5.91%
Loans and advances ¹⁾	373.77	44.59%	368.88	44.96%	350.90	44.05%	348.34	44.25%	338.68	43.56%
Central banks	0.03	99.70%	0.03	99.56%	0.03	99.95%	0.03	100.00%	0.03	99.32%
General governments	3.27	28.98%	2.99	31.47%	3.15	28.80%	3.44	26.97%	4.46	21.78%
Credit institutions	0.88	64.01%	1.28	48.51%	1.36	53.99%	1.39	55.87%	1.38	56.22%
Other financial corporations	10.10	42.07%	10.31	42.62%	9.52	43.27%	9.01	43.11%	8.05	43.56%
Non-financial corporations	209.53	47.01%	206.81	47.19%	195.99	45.75%	196.07	45.97%	192.62	45.07%
Households	149.96	41.60%	147.45	42.25%	140.85	41.97%	138.40	42.17%	132.13	41.94%
Debt securities	3.52	53.07%	3.32	55.40%	3.21	55.16%	3.22	54.57%	3.24	57.21%
Other ²⁾	14.90	65.79%	13.41	64.79%	15.08	67.71%	15.49	67.15%	10.86	63.80%
Off-balance sheet exposures	38.77	17.72%	37.43	17.37%	36.43	17.86%	35.85	17.73%	35.08	19.14%
Total	431.10	42.99%	423.25	43.24%	406.40	42.63%	403.53	42.82%	388.82	41.94%

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.

2) Other includes Debt instrument held for sale.

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

(EUR billions; percentages)

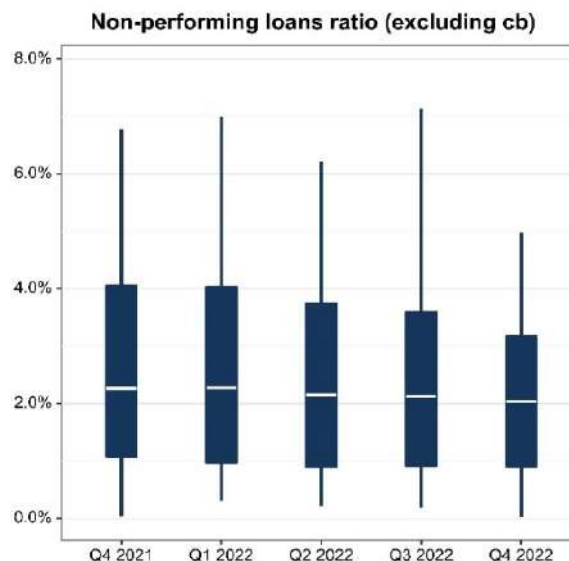
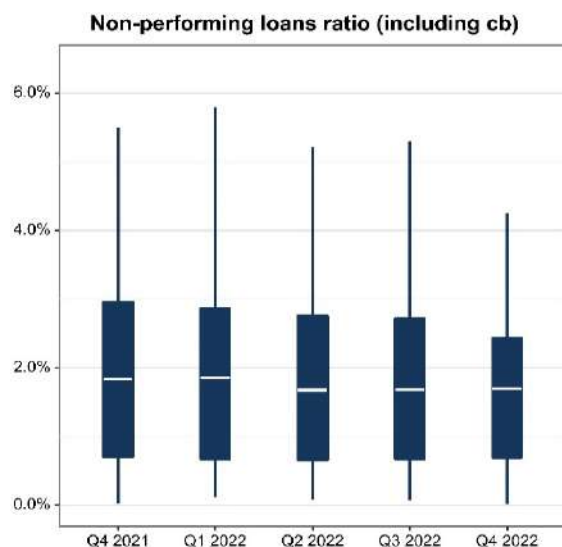
Item	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Loans and advances (including cb) ^{1) 2)}	18,138.29	18,962.63	19,049.24	19,491.65	18,479.76
Non-performing loans and advances (including cb) ^{1) 2)}	373.90	369.08	351.68	348.98	339.65
Non-performing loans ratio (including cb) ^{1) 2)}	2.06%	1.95%	1.85%	1.79%	1.84%
Loans and advances (excluding cb) ^{1) 2)}	14,311.20	14,685.00	14,962.08	15,155.71	14,872.99
Non-performing loans and advances (excluding cb) ^{1) 2)}	373.77	368.88	350.90	348.34	338.68
Non-performing loans ratio (excluding cb) ^{1) 2)}	2.61%	2.51%	2.35%	2.30%	2.28%

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

(EUR billions; percentages)

Country (Q4 2022)	Loans and advances ²⁾		Non-performing loans and advances		Non-performing loans ratio	
	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾
Belgium	519.85	404.53	6.46	6.46	1.24%	1.60%
Bulgaria	C	C	C	C	C	C
Germany	3,139.72	2,428.01	32.49	31.63	1.03%	1.30%
Estonia	34.54	28.33	0.23	0.23	0.66%	0.80%
Ireland	444.72	286.47	7.41	7.41	1.67%	2.59%
Greece	215.10	163.79	9.86	9.86	4.58%	6.02%
Spain	2,724.93	2,342.72	75.50	75.50	2.77%	3.22%
France	6,015.95	4,786.43	111.48	111.46	1.85%	2.33%
Croatia ¹⁾	-	-	-	-	-	-
Italy	1,872.54	1,563.49	45.67	45.61	2.44%	2.92%
Cyprus	C	C	C	C	C	C
Latvia	16.85	12.87	0.12	0.12	0.72%	0.94%
Lithuania	32.03	20.83	0.17	0.17	0.53%	0.82%
Luxembourg	88.47	53.66	0.88	0.88	1.00%	1.64%
Malta	17.69	12.40	0.39	0.39	2.22%	3.17%
Netherlands	1,990.25	1,677.99	26.87	26.87	1.35%	1.60%
Austria	546.32	438.81	9.43	9.42	1.73%	2.15%
Portugal	171.10	137.31	5.46	5.46	3.19%	3.98%
Slovenia	30.84	22.94	0.57	0.56	1.84%	2.46%
Slovakia ¹⁾	-	-	-	-	-	-
Finland	571.36	465.41	5.32	5.31	0.93%	1.14%
Total	18,479.76	14,872.99	339.65	338.68	1.84%	2.28%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) 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.

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

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

(EUR billions; percentages)

Category (Q4 2022)	Loans and advances ²⁾		Non-performing loans and advances		Non-performing loans ratio	
	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾
Corporate/wholesale lenders	954.64	774.99	9.44	9.44	0.99%	1.22%
Custodian and asset managers	217.62	105.01	0.76	0.76	0.35%	0.72%
Development/promotional lenders	327.42	291.52	3.86	3.86	1.18%	1.32%
Diversified lenders	2,610.11	2,176.52	71.08	71.06	2.72%	3.27%
G-SIBs ¹⁾	8,273.25	6,703.41	162.10	161.86	1.96%	2.41%
Retail and consumer credit lenders	804.95	701.99	13.68	13.68	1.70%	1.95%
Small market lenders	131.91	98.85	1.56	1.56	1.18%	1.58%
Universal and investment banks	5,159.85	4,020.71	77.17	76.46	1.50%	1.90%
Not classified	-	-	-	-	-	-
Total	18,479.76	14,872.99	339.65	338.68	1.84%	2.28%

Source: ECB.

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

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

2) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, 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.

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

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

(EUR billions; percentages)

Category (Q4 2022)	Loans and advances ⁵⁾		Non-performing loans and advances		Non-performing loans ratio	
	Including cb ⁶⁾	Excluding cb ⁶⁾	Including cb ⁶⁾	Excluding cb ⁶⁾	Including cb ⁶⁾	Excluding cb ⁶⁾
Banks with significant domestic exposures ¹⁾	1,025.41	872.67	19.53	19.52	1.90%	2.24%
Banks with largest non-domestic exposures						
SSM	9,951.59	7,968.70	177.61	177.51	1.78%	2.23%
Non-SSM EEA ²⁾	1,038.39	868.89	13.57	13.56	1.31%	1.56%
Non-EEA Europe ³⁾	639.83	477.81	13.35	13.35	2.09%	2.79%
RoW ⁴⁾	5,824.53	4,684.93	115.59	114.74	1.98%	2.45%
Total	18,479.76	14,872.99	339.65	338.68	1.84%	2.28%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) 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.

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

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

(EUR billions; percentages)

Category (Q4 2022)	Loans and advances ²⁾		Non-performing loans and advances		Non-performing loans ratio	
	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾
Banks with total assets						
Less than €30 billion	242.76	160.15	4.06	4.06	1.67%	2.54%
Between €30 billion and €100 billion	1,935.26	1,579.95	38.43	38.42	1.99%	2.43%
Between €100 billion and €200 billion	1,566.90	1,247.40	34.10	34.10	2.18%	2.73%
More than €200 billion	6,461.59	5,182.08	100.96	100.25	1.56%	1.93%
G-SIBs ¹⁾	8,273.25	6,703.41	162.10	161.86	1.96%	2.41%
Total	18,479.76	14,872.99	339.65	338.68	1.84%	2.28%

Source: ECB.

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

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

2) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, 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.

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

T04.02.3 Non-performing loans and advances by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q4 2022)	Loans and advances ²⁾		Non-performing loans and advances		Non-performing loans ratio	
	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾	Including cb ³⁾	Excluding cb ³⁾
Banks with low risk	9,925.98	8,167.83	179.60	179.56	1.81%	2.20%
Banks with medium, high risk and non-rated	8,553.78	6,705.16	160.05	159.13	1.87%	2.37%
Total	18,479.76	14,872.99	339.65	338.68	1.84%	2.28%

Source: ECB.

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

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

2) Loans and advances in the asset quality tables are displayed at gross carrying amount. In line with FINREP, 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.

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

T04.03.1 Forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forbore exposures									
	Q4 2021		Q1 2022		Q2 2022		Q3 2022		Q4 2022	
	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⁾	205.10	4.93%	202.20	4.91%	190.76	5.19%	184.48	5.29%	171.10	5.44%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.60	1.04%	1.64	1.03%	1.63	0.71%	1.59	0.78%	1.77	0.55%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	3.89	2.98%	3.67	2.94%	3.54	3.30%	3.41	3.53%	3.13	3.96%
Non-financial corporations	132.09	4.84%	130.59	4.71%	125.15	4.87%	122.32	5.01%	111.30	5.24%
Households	67.51	5.32%	66.29	5.51%	60.35	6.09%	57.07	6.14%	54.81	6.10%
Debt securities	0.54	1.29%	0.56	1.34%	0.23	C	0.15	C	0.07	1.39%
Other ²⁾	C	9.83%	C	10.19%	C	5.55%	C	6.02%	C	6.51%
Off-balance sheet exposures	20.25	1.02%	18.93	1.15%	18.11	1.50%	16.45	1.85%	15.18	1.89%
Total	228.17	4.63%	223.78	4.63%	210.28	4.87%	202.14	5.02%	187.21	5.16%

Type of instrument and counterparty	Non-performing forbore exposures									
	Q4 2021		Q1 2022		Q2 2022		Q3 2022		Q4 2022	
	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⁾	161.10	37.40%	156.89	38.35%	146.95	37.94%	142.24	38.59%	134.84	38.79%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	0.46	19.32%	0.40	23.51%	0.34	22.01%	0.33	23.89%	0.29	23.39%
Credit institutions	C	43.28%	C	45.52%	C	49.50%	C	49.47%	C	45.49%
Other financial corporations	4.53	37.19%	4.68	38.02%	4.52	34.92%	4.14	37.12%	3.52	36.10%
Non-financial corporations	97.27	40.01%	94.19	40.79%	88.84	39.87%	85.85	40.75%	82.41	40.75%
Households	58.70	33.22%	57.47	34.47%	53.12	35.03%	51.79	35.19%	48.51	35.72%
Debt securities	0.72	32.52%	0.81	32.95%	0.69	C	0.65	C	0.60	33.97%
Other ²⁾	7.14	60.87%	5.11	57.41%	6.22	61.54%	6.43	62.03%	4.75	60.17%
Off-balance sheet exposures	C	11.84%	C	8.35%	C	8.17%	C	8.47%	C	9.28%
Total	173.76	37.64%	167.08	38.14%	157.70	38.09%	152.88	38.84%	143.77	38.74%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Other includes Debt instrument held for sale.

T04.03.2 Non-performing exposures and forbearance by country

(EUR billions; percentages)

Country (Q4 2022)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	731.19	0.25%	6.97	48.14%	3.91	2.76%	2.15	32.24%
Bulgaria	C	C	C	C	C	C	C	C
Germany	4,395.67	0.21%	38.42	31.40%	24.69	1.77%	14.61	34.41%
Estonia	41.27	0.30%	0.25	29.69%	0.54	2.74%	0.16	30.53%
Ireland	635.31	0.35%	8.22	28.82%	6.71	7.60%	4.93	25.41%
Greece	308.18	0.57%	17.05	54.39%	7.17	5.95%	7.89	45.89%
Spain	3,913.06	0.48%	81.79	41.53%	40.72	7.58%	36.20	43.20%
France	9,050.69	0.35%	123.18	44.41%	33.63	4.81%	32.68	35.66%
Croatia ¹⁾	-	-	-	-	-	-	-	-
Italy	3,214.21	0.46%	54.94	49.98%	29.79	7.25%	19.32	49.54%
Cyprus	C	C	C	C	C	C	C	C
Latvia	20.98	0.54%	0.12	40.92%	0.25	2.76%	0.08	48.14%
Lithuania	38.09	0.21%	0.18	31.59%	0.23	3.67%	0.10	27.97%
Luxembourg	129.69	0.19%	0.95	32.52%	0.54	2.90%	0.40	27.04%
Malta	28.00	0.28%	0.44	32.39%	0.32	3.87%	0.20	30.79%
Netherlands	2,622.20	0.17%	30.26	24.64%	21.33	1.69%	14.65	22.43%
Austria	764.45	0.58%	10.05	49.80%	6.14	4.44%	3.84	47.37%
Portugal	257.00	0.75%	7.30	51.71%	4.80	10.36%	2.96	59.81%
Slovenia	46.39	0.58%	0.61	49.23%	0.28	6.19%	0.20	47.57%
Slovakia ¹⁾	-	-	-	-	-	-	-	-
Finland	767.02	0.13%	5.86	28.00%	4.71	0.92%	2.41	22.85%
Total	27,023.53	0.35%	388.82	41.94%	187.21	5.16%	143.77	38.74%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2022)	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	1,331.34	0.27%	10.44	34.40%	12.14	1.61%	5.86	35.86%
Custodian and asset managers	336.43	0.09%	0.77	35.58%	C	C	0.27	47.97%
Development/promotional lenders	413.65	C	6.37	C	C	2.69%	1.17	18.61%
Diversified lenders	3,883.42	0.48%	86.65	48.48%	45.50	6.17%	36.96	44.99%
G-SIBs ¹⁾	12,401.14	0.36%	180.52	41.55%	79.71	5.15%	59.99	36.86%
Retail and consumer credit lenders	1,101.16	0.35%	15.22	34.92%	5.94	7.17%	4.87	37.23%
Small market lenders	169.11	0.52%	1.69	48.36%	1.52	6.19%	0.74	45.31%
Universal and investment banks	7,387.28	0.28%	87.16	40.19%	40.71	4.88%	33.90	36.45%
Not classified	-	-	-	-	-	-	-	-
Total	27,023.53	0.35%	388.82	41.94%	187.21	5.16%	143.77	38.74%

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 (geographical diversification)

(EUR billions; percentages)

Category (Q4 2022)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with significant domestic exposures ¹⁾	1,486.57	0.37%	23.96	42.52%	9.00	6.04%	7.34	48.37%
Banks with largest non-domestic exposures								
SSM	15,059.12	0.34%	207.56	44.08%	109.00	4.96%	76.57	39.29%
Non-SSM EEA ²⁾	1,457.91	0.33%	14.98	45.30%	7.19	3.92%	5.41	39.46%
Non-EEA Europe ³⁾	824.64	0.36%	14.68	37.21%	9.53	6.49%	7.72	34.09%
RoW ⁴⁾	8,195.29	0.35%	127.64	38.50%	52.49	5.34%	46.73	37.02%
Total	27,023.53	0.35%	388.82	41.94%	187.21	5.16%	143.77	38.74%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q4 2022)	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	322.49	0.40%	5.31	43.78%	4.21	4.04%	2.54	40.55%
Between €30 billion and €100 billion	2,718.07	0.37%	48.91	45.91%	26.85	4.86%	20.83	43.69%
Between €100 billion and €200 billion	2,316.27	0.37%	40.47	41.77%	25.53	6.20%	15.02	39.92%
More than €200 billion	9,265.56	0.31%	113.61	40.84%	50.91	4.91%	45.39	38.46%
G-SIBs ¹⁾	12,401.14	0.36%	180.52	41.55%	79.71	5.15%	59.99	36.86%
Total	27,023.53	0.35%	388.82	41.94%	187.21	5.16%	143.77	38.74%

Source: ECB.

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

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

T04.03.3 Non-performing exposures and forbearance by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q4 2022)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with low risk	14,572.95	0.35%	199.69	41.64%	95.27	5.78%	74.84	39.18%
Banks with medium, high risk and non-rated	12,450.58	0.34%	189.13	42.26%	91.94	4.52%	68.93	38.26%
Total	27,023.53	0.35%	388.82	41.94%	187.21	5.16%	143.77	38.74%

Source: ECB.

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

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

T04.04.1 Fair value hierarchy by reference period

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q4 2021			Q1 2022			Q2 2022			Q3 2022			Q4 2022		
	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	28.17	1,514.93	36.84	33.29	1,654.80	41.14	32.44	2,005.80	49.72	33.98	2,592.28	51.21	23.71	2,101.49	43.07
Equity instruments	322.01	35.99	62.13	312.10	33.51	64.23	258.58	31.20	65.54	226.52	28.45	65.68	249.63	28.61	65.42
Debt securities	1,228.96	373.81	52.32	1,294.80	374.00	53.56	1,220.00	388.25	53.16	1,155.98	370.72	51.59	1,058.09	347.17	48.86
Loans and advances	9.36	1,038.80	64.29	5.35	1,301.32	67.94	17.17	1,269.56	68.47	21.49	1,277.26	70.86	18.76	1,055.09	72.98
Total	1,588.50	2,963.52	215.58	1,645.54	3,363.63	226.87	1,528.19	3,694.81	236.89	1,437.96	4,268.71	239.34	1,350.20	3,532.36	230.33
as a share of total assets	6.33%	11.81%	0.86%	6.22%	12.71%	0.86%	5.71%	13.80%	0.89%	5.18%	15.37%	0.86%	5.22%	13.67%	0.89%

Source: ECB.

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

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

T04.04.2 Fair value hierarchy by country

(EUR billions; percentages)

Country (Q4 2022)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	637.34	19.58	3.07%	16.54	2.59%	3.36	0.53%
Bulgaria	C	C	C	C	C	C	C
Germany	4,717.46	179.53	3.81%	1,236.57	26.21%	65.18	1.38%
Estonia	36.94	0.63	1.71%	0.19	0.52%	0.04	0.11%
Ireland	596.25	33.11	5.55%	112.60	18.88%	4.67	0.78%
Greece	312.55	7.61	2.44%	9.46	3.03%	1.57	0.50%
Spain	3,650.77	185.65	5.09%	273.76	7.50%	13.81	0.38%
France	9,014.47	554.45	6.15%	1,421.73	15.77%	97.42	1.08%
Croatia ¹⁾	-	-	-	-	-	-	-
Italy	2,668.25	186.29	6.98%	129.70	4.86%	17.66	0.66%
Cyprus	C	C	C	C	C	C	C
Latvia	19.32	0.59	3.07%	0.15	0.77%	C	C
Lithuania	35.32	0.79	2.23%	C	C	0.06	0.17%
Luxembourg	121.07	1.03	0.85%	5.40	4.46%	2.05	1.70%
Malta	25.84	0.76	2.93%	0.97	3.75%	C	C
Netherlands	2,270.87	102.39	4.51%	145.16	6.39%	11.16	0.49%
Austria	670.97	21.39	3.19%	18.20	2.71%	4.65	0.69%
Portugal	238.43	12.16	5.10%	1.64	0.69%	3.83	1.61%
Slovenia	40.35	2.38	5.91%	1.89	4.68%	0.03	0.07%
Slovakia ¹⁾	-	-	-	-	-	-	-
Finland	733.03	40.69	5.55%	C	C	4.50	0.61%
Total	25,848.44	1,350.20	5.22%	3,532.36	13.67%	230.33	0.89%

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2022)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	1,185.70	60.33	5.09%	125.74	10.61%	9.48	0.80%
Custodian and asset managers	348.67	19.61	5.63%	37.19	10.67%	1.84	0.53%
Development/promotional lenders	407.78	20.23	4.96%	15.10	3.70%	17.40	4.27%
Diversified lenders	3,486.04	131.39	3.77%	80.74	2.32%	19.03	0.55%
G-SIBs ¹⁾	12,047.41	734.15	6.09%	1947.11	16.16%	116.74	0.97%
Retail and consumer credit lenders	1,042.12	28.59	2.74%	28.89	2.77%	16.76	1.61%
Small market lenders	152.78	5.65	3.70%	3.62	2.37%	0.17	0.11%
Universal and investment banks	7,177.93	350.24	4.88%	1293.96	18.03%	48.90	0.68%
Not classified	-	-	-	-	-	-	-
Total	25,848.44	1,350.20	5.22%	3,532.36	13.67%	230.33	0.89%

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.

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 (geographical diversification)

(EUR billions; percentages)

Category (Q4 2022)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with significant domestic exposures ¹⁾	1,390.70	60.73	4.37%	34.05	2.45%	16.80	1.21%
Banks with largest non-domestic exposures							
SSM	14,153.99	698.38	4.93%	1,904.34	13.45%	117.66	0.83%
Non-SSM EEA ²⁾	1,342.60	52.91	3.94%	C	C	9.04	0.67%
Non-EEA Europe ³⁾	961.56	30.70	3.19%	C	C	2.81	0.29%
RoW ⁴⁾	7,999.59	507.48	6.34%	1,215.40	15.19%	84.01	1.05%
Total	25,848.44	1,350.20	5.22%	3,532.36	13.67%	230.33	0.89%

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

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

3) European countries not in the EEA.

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

T04.04.3 Fair value hierarchy by classification (size)

(EUR billions; percentages)

Category (Q4 2022)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	297.98	7.33	2.46%	8.03	2.69%	1.71	0.57%
Between €30 billion and €100 billion	2,611.59	101.51	3.89%	97.57	3.74%	34.61	1.33%
Between €100 billion and €200 billion	2,239.65	112.49	5.02%	311.83	13.92%	26.95	1.20%
More than €200 billion	8,651.80	394.73	4.56%	1,167.82	13.50%	50.32	0.58%
G-SIBs ¹⁾	12,047.41	734.15	6.09%	1,947.11	16.16%	116.74	0.97%
Total	25,848.44	1,350.20	5.22%	3,532.36	13.67%	230.33	0.89%

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.

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 (risk-based) ¹⁾

(EUR billions, percentages)

Category (Q4 2022)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Low risk banks	13,608.77	653.73	4.80%	1,603.28	11.78%	113.24	0.83%
Medium, high risk and non-rated banks	12,239.67	696.47	5.69%	1,929.08	15.76%	117.09	0.96%
Total	25,848.44	1,350.20	5.22%	3,532.36	13.67%	230.33	0.89%

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.

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

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

(EUR billions; percentages)

Item	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Total loans and advances subject to impairment review ^{1) 2)}	13,790.53	14,129.41	14,389.09	14,607.31	14,340.50
Stage 1 loans and advances	12,167.08	12,456.99	12,647.69	12,833.96	12,628.83
Stage 1 as a share of total loans and advances ²⁾	88.23%	88.16%	87.90%	87.86%	88.06%
Stage 1 coverage ratio	0.22%	0.22%	0.22%	0.22%	0.23%
Stage 2 loans and advances	1,260.68	1,311.39	1,399.09	1,433.82	1,380.95
Stage 2 as a share of total loans and advances ²⁾	9.14%	9.28%	9.72%	9.82%	9.63%
Stage 2 coverage ratio	3.87%	4.02%	3.82%	3.76%	3.76%
Stage 3 loans and advances	346.20	344.39	326.72	324.14	316.50
Stage 3 as a share of total loans and advances ²⁾	2.51%	2.44%	2.27%	2.22%	2.21%
Stage 3 coverage ratio	46.39%	46.45%	45.58%	45.79%	45.01%
Purchased or originated credit-impaired loans and advances ³⁾	16.58	16.64	15.59	15.39	14.21
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.12%	0.12%	0.11%	0.11%	0.10%
Purchased or originated credit-impaired coverage ratio	22.92%	23.51%	24.25%	24.68%	22.42%

Source: ECB.

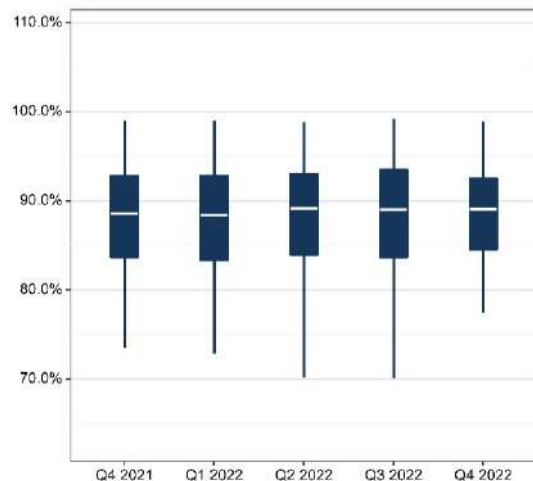
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

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

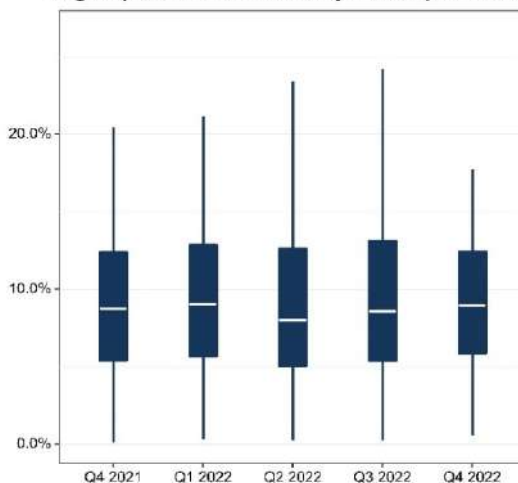
2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

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

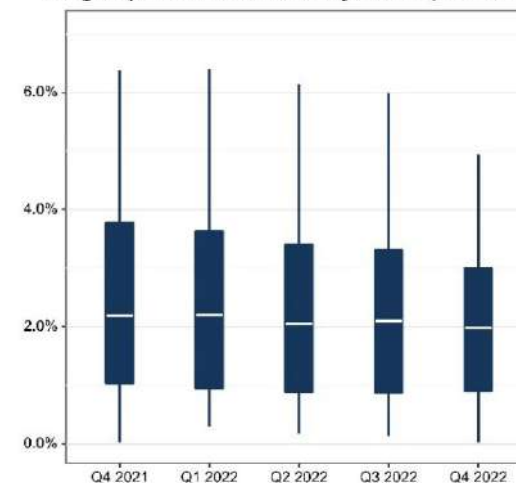
Stage 1 (as a share of L&A subject to impairments)



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



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



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

(EUR billions; percentages)

Item (Q4 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Total loans and advances subject to impairment review ^{1) 2)}	14,340.50	402.76	C	2,076.06	28.33	252.18	162.70	2,333.64	4,760.33	-	1,557.60
Stage 1 loans and advances	12,628.83	332.68	C	1,844.18	24.95	216.15	133.16	2,105.24	4,181.27	-	1,321.55
Stage 1 as a share of total loans and advances ²⁾	88.06%	82.60%	C	88.83%	88.08%	85.72%	81.85%	90.21%	87.84%	-	84.85%
Stage 1 coverage ratio	0.23%	0.10%	C	0.14%	0.19%	0.25%	0.35%	0.39%	0.23%	-	0.28%
Stage 2 loans and advances	1,380.95	63.35	C	203.20	3.14	29.37	18.50	158.56	467.57	-	190.09
Stage 2 as a share of total loans and advances ²⁾	9.63%	15.73%	C	9.79%	11.08%	11.65%	11.37%	6.79%	9.82%	-	12.20%
Stage 2 coverage ratio	3.76%	1.74%	C	2.00%	2.05%	4.51%	5.03%	6.16%	3.89%	-	4.65%
Stage 3 loans and advances	316.50	6.10	C	26.82	C	6.13	8.79	68.54	108.54	-	43.30
Stage 3 as a share of total loans and advances ²⁾	2.21%	1.52%	C	1.29%	C	2.43%	5.40%	2.94%	2.28%	-	2.78%
Stage 3 coverage ratio	45.01%	50.45%	C	37.35%	31.25%	32.61%	45.37%	45.40%	47.31%	-	54.12%
Purchased or originated credit-impaired loans and advances	14.21	0.63	C	1.86	C	0.52	2.25	1.31	2.95	-	2.65
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.10%	0.16%	C	0.09%	C	0.21%	1.38%	0.06%	0.06%	-	0.17%
Purchased or originated credit-impaired coverage ratio	22.42%	C	C	15.55%	C	9.20%	17.56%	35.64%	19.48%	-	33.80%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Total loans and advances subject to impairment review ^{1) 2)}	C	12.87	20.83	53.63	12.33	1,630.54	436.63	137.18	22.94	-	413.18
Stage 1 loans and advances	C	11.69	19.15	47.26	10.99	1,478.40	358.15	116.48	20.75	-	384.33
Stage 1 as a share of total loans and advances ²⁾	C	90.81%	91.95%	88.11%	89.18%	90.67%	82.03%	84.91%	90.45%	-	93.02%
Stage 1 coverage ratio	C	0.61%	0.20%	0.19%	0.29%	0.09%	0.24%	0.47%	0.65%	-	0.07%
Stage 2 loans and advances	C	1.06	1.50	5.51	0.94	125.60	68.87	15.26	1.61	-	23.98
Stage 2 as a share of total loans and advances ²⁾	C	8.21%	7.22%	10.27%	7.63%	7.70%	15.77%	11.12%	7.04%	-	5.80%
Stage 2 coverage ratio	C	3.16%	2.30%	1.68%	3.75%	2.24%	3.87%	7.75%	5.68%	-	2.15%
Stage 3 loans and advances	C	C	0.16	C	C	C	8.80	5.25	0.52	-	4.62
Stage 3 as a share of total loans and advances ²⁾	C	C	0.78%	C	C	C	2.01%	3.83%	2.28%	-	1.12%
Stage 3 coverage ratio	C	44.38%	33.82%	34.43%	34.21%	27.07%	51.69%	56.08%	52.75%	-	33.24%
Purchased or originated credit-impaired loans and advances	C	C	0.01	C	C	C	0.81	0.20	0.05	-	0.25
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	C	C	0.04%	C	C	C	0.19%	0.14%	0.23%	-	0.06%
Purchased or originated credit-impaired coverage ratio	C	C	1.99%	C	C	C	27.01%	C	-7.83%	-	22.06%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q4 2022)	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)}	14,340.50	763.23	94.62	288.50	2,043.87	6,541.16	661.73	98.85	3,848.54	-
Stage 1 loans and advances	12,628.83	679.50	88.62	260.23	1,751.20	5,756.13	582.07	88.86	3,422.22	-
Stage 1 as a share of total loans and advances ²⁾	88.06%	89.03%	93.66%	90.20%	85.68%	88.00%	87.96%	89.89%	88.92%	-
Stage 1 coverage ratio	0.23%	0.18%	0.05%	C	0.31%	0.23%	0.26%	0.45%	0.20%	-
Stage 2 loans and advances	1,380.95	74.70	C	C	222.67	626.67	68.37 C		350.38	-
Stage 2 as a share of total loans and advances ²⁾	9.63%	9.79%	C	C	10.89%	9.58%	10.33% C		9.10%	-
Stage 2 coverage ratio	3.76%	2.41%	C	C	4.45%	4.22%	2.77%	4.53%	3.11%	-
Stage 3 loans and advances	316.50	8.45	0.68	3.80	63.58	154.52	10.59	1.48	73.42	-
Stage 3 as a share of total loans and advances ²⁾	2.21%	1.11%	0.72%	1.32%	3.11%	2.36%	1.60%	1.49%	1.91%	-
Stage 3 coverage ratio	45.01%	37.14%	39.19%	21.43%	50.20%	44.67%	41.35%	51.10%	43.82%	-
Purchased or originated credit-impaired loans and advances	14.21	0.58	C	C	6.42	3.86	0.70 C		2.53	-
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.10%	0.08%	C	C	0.31%	0.06%	0.11% C		0.07%	-
Purchased or originated credit-impaired coverage ratio	22.42%	14.21%	C	C	27.75%	20.23%	7.02%	7.02%	19.12%	-

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 (geographical diversification)

(EUR billions; percentages)

Item (Q4 2022)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Total loans and advances subject to impairment review ^{1) 2)}	14,340.50	781.22	7,808.70	815.20	391.92	4,543.46
Stage 1 loans and advances	12,628.83	682.38	6,865.21	701.73	342.68	4,036.84
Stage 1 as a share of total loans and advances ²⁾	88.06%	87.35%	87.92%	86.08%	87.44%	88.85%
Stage 1 coverage ratio	0.23%	0.20%	0.23%	0.15%	0.27%	0.25%
Stage 2 loans and advances	1,380.95	80.74	768.24	100.01	36.92	395.05
Stage 2 as a share of total loans and advances ²⁾	9.63%	10.33%	9.84%	12.27%	9.42%	8.69%
Stage 2 coverage ratio	3.76%	3.36%	3.75%	2.97%	4.42%	4.00%
Stage 3 loans and advances	316.50	17.77	166.24	12.51	11.81	108.17
Stage 3 as a share of total loans and advances ²⁾	2.21%	2.28%	2.13%	1.53%	3.01%	2.38%
Stage 3 coverage ratio	45.01%	50.27%	46.45%	49.15%	40.64%	41.93%
Purchased or originated credit-impaired loans and advances	14.21	0.33	9.02	0.95	0.51	3.41
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.10%	0.04%	0.12%	0.12%	0.13%	0.07%
Purchased or originated credit-impaired coverage ratio	22.42%	9.85%	23.46%	21.12%	20.64%	21.51%

Source: ECB.

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

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

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

5) European countries not in the EEA.

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

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

(EUR billions; percentages)

Item (Q4 2022)	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)}	14,340.50	158.66	1,364.55	1,196.36	5,079.77	6,541.16
Stage 1 loans and advances	12,628.83	140.64	1,194.92	1,027.17	4,509.98	5,756.13
Stage 1 as a share of total loans and advances ²⁾	88.06%	88.64%	87.57%	85.86%	88.78%	88.00%
Stage 1 coverage ratio	0.23%	0.38%	0.27%	0.24%	0.21%	0.23%
Stage 2 loans and advances	1,380.95	14.21	133.41	135.19	471.48	626.67
Stage 2 as a share of total loans and advances ²⁾	9.63%	8.95%	9.78%	11.30%	9.28%	9.58%
Stage 2 coverage ratio	3.76%	4.15%	3.43%	3.48%	3.31%	4.22%
Stage 3 loans and advances	316.50	3.26	32.32	31.73	94.68	154.52
Stage 3 as a share of total loans and advances ²⁾	2.21%	2.06%	2.37%	2.65%	1.86%	2.36%
Stage 3 coverage ratio	45.01%	42.71%	47.56%	46.07%	44.42%	44.67%
Purchased or originated credit-impaired loans and advances	14.21	0.55	3.91	2.27	3.63	3.86
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.10%	0.35%	0.29%	0.19%	0.07%	0.06%
Purchased or originated credit-impaired coverage ratio	22.42%	3.12%	14.37%	39.71%	25.57%	20.23%

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. 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 (risk) ¹⁾

(EUR billions; percentages)

Item (Q4 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Total loans and advances subject to impairment review ^{2) 3)}	14,340.50	7,941.10	6,399.40
Stage 1 loans and advances	12,628.83	7,054.99	5,573.84
Stage 1 as a share of total loans and advances ³⁾	88.06%	88.84%	87.10%
Stage 1 coverage ratio	0.23%	0.24%	0.22%
Stage 2 loans and advances	1,380.95	713.30	667.65
Stage 2 as a share of total loans and advances ³⁾	9.63%	8.98%	10.43%
Stage 2 coverage ratio	3.76%	3.90%	3.61%
Stage 3 loans and advances	316.50	167.87	148.64
Stage 3 as a share of total loans and advances ³⁾	2.21%	2.11%	2.32%
Stage 3 coverage ratio	45.01%	45.52%	44.43%
Purchased or originated credit-impaired loans and advances	14.21	4.95	9.27
Purchased or originated credit-impaired as a share of total loans and advances ²⁾	0.10%	0.06%	0.14%
Purchased or originated credit-impaired coverage ratio	22.42%	23.01%	22.11%

Source: ECB.

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

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

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

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

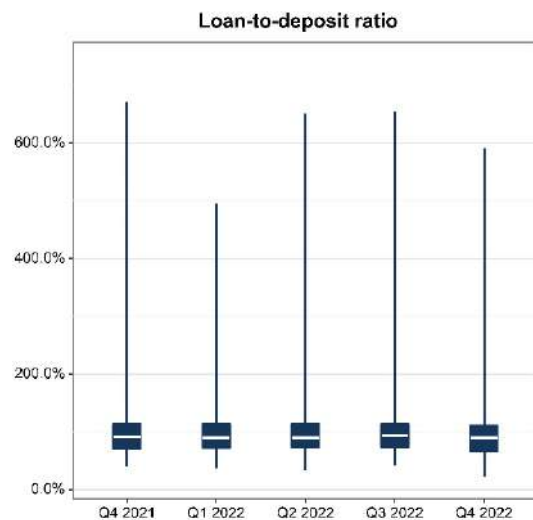
T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Item	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Total loans and advances to non-financial corporations and households	11,225.97	11,447.14	11,649.58	11,756.92	11,714.53
Total deposits from non-financial corporations and households	10,754.98	10,954.98	11,058.81	11,224.05	11,319.28
Loan-to-deposit ratio	104.38%	104.49%	105.34%	104.75%	103.49%

Source: ECB.

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



T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q4 2022)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	332.90	368.21	90.41%
Bulgaria	C	C	C
Germany	1,500.63	1,241.00	120.92%
Estonia	25.73	24.87	103.47%
Ireland	175.57	261.98	67.02%
Greece	124.17	205.45	60.44%
Spain	1,972.67	1,977.43	99.76%
France	3,916.84	3,644.31	107.48%
Croatia ¹⁾	-	-	-
Italy	1,268.41	1,410.05	89.96%
Cyprus	C	C	C
Latvia	9.83	14.79	66.45%
Lithuania	16.80	25.56	65.73%
Luxembourg	42.47	45.54	93.26%
Malta	10.87	19.88	54.69%
Netherlands	1,356.19	1,197.33	113.27%
Austria	356.29	371.66	95.86%
Portugal	120.27	179.48	67.01%
Slovenia	20.97	31.38	66.83%
Slovakia ¹⁾	-	-	-
Finland	439.77	256.85	171.22%
Total	11,714.53	11,319.28	103.49%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q4 2022)	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	488.63	277.98	175.78%
Custodian and asset managers	47.91	72.75	65.85%
Development/promotional lenders	124.88	4.75	2627.46%
Diversified lenders	1,865.13	2,163.89	86.19%
G-SIBs ¹⁾	5,396.92	5,147.90	104.84%
Retail and consumer credit lenders	568.54	656.71	86.57%
Small market lenders	85.08	112.76	75.45%
Universal and investment banks	3,137.46	2,882.54	108.84%
Not classified	-	-	-
Total	11,714.53	11,319.28	103.49%

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.

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

(EUR billions; percentages)

Category (Q4 2022)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with significant domestic exposures ¹⁾	638.52	679.93	93.91%
Banks with largest non-domestic exposures			
SSM	6,271.60	6,134.05	102.24%
Non-SSM EEA ²⁾	773.39	714.47	108.25%
Non-EEA Europe ³⁾	366.81	400.40	91.61%
RoW ⁴⁾	3,664.21	3,390.44	108.07%
Total	11,714.53	11,319.28	103.49%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q4 2022)	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	138.14	197.42	69.97%
Between €30 billion and €100 billion	1,172.04	1,170.04	100.17%
Between €100 billion and €200 billion	940.96	940.89	100.01%
More than €200 billion	4,066.47	3,863.03	105.27%
G-SIBs ¹⁾	5,396.92	5,147.90	104.84%
Total	11,714.53	11,319.28	103.49%

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.

T05.01.3 Loan-to-deposit ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Category (Q4 2022)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Banks with low risk	6,623.00	6,045.02	109.56%
Banks with medium, high risk and non-rated	5,091.54	5,274.26	96.54%
Total	11,714.53	11,319.28	103.49%

Source: ECB.

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

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

T05.02.1 Deposits to total funding ratio by reference period

(percentages)

Indicator	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Deposits from credit institutions and other financial corporations to total funding	16.91%	18.89%	18.72%	19.04%	17.69%
Deposits from non-financial corporations to total funding	18.16%	17.59%	17.57%	17.89%	19.21%
Deposits from households to total funding	33.71%	32.68%	33.14%	32.72%	34.94%

Source: ECB.

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

T05.02.2 Deposits to total funding ratio by country

(percentages)

Country (Q4 2022)	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	14.91%	16.50%	47.88%
Bulgaria	C	C	C
Germany	32.77%	14.86%	21.40%
Estonia	7.29%	33.92%	43.58%
Ireland	26.11%	31.38%	28.74%
Greece	5.44%	19.80%	54.98%
Spain	11.88%	18.54%	43.29%
France	18.40%	21.39%	31.27%
Croatia ¹⁾	-	-	-
Italy	12.06%	20.25%	40.68%
Cyprus	C	C	C
Latvia	6.47%	33.54%	52.96%
Lithuania	7.08%	25.10%	53.19%
Luxembourg	37.47%	9.00%	33.64%
Malta	5.86%	18.39%	66.22%
Netherlands	12.08%	17.49%	41.41%
Austria	13.94%	18.95%	43.57%
Portugal	4.67%	21.91%	62.70%
Slovenia	4.43%	20.29%	67.82%
Slovakia ¹⁾	-	-	-
Finland	6.11%	17.54%	23.73%

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

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

(percentages)

Category (Q4 2022)	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	35.71%	12.79%	14.26%
Custodian and asset managers	60.61%	2.86%	22.82%
Development/promotional lenders	5.11%	1.26%	C
Diversified lenders	9.03%	19.33%	49.98%
G-SIBs ¹⁾	17.48%	21.54%	32.84%
Retail and consumer credit lenders	11.41%	7.42%	62.24%
Small market lenders	6.37%	26.37%	56.96%
Universal and investment banks	19.48%	20.12%	31.49%
Not classified	-	-	-

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.

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

(percentages)

Category (Q4 2022)	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 significant domestic exposures ¹⁾	12.90%	9.25%	46.09%
Banks with largest non-domestic exposures			
SSM	19.89%	19.34%	35.09%
Non-SSM EEA ²⁾	8.89%	20.74%	39.93%
Non-EEA Europe ³⁾	17.06%	19.52%	38.90%
RoW ⁴⁾	16.43%	20.57%	31.28%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(percentages)

Category (Q4 2022)	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	14.31%	21.29%	53.39%
Between €30 billion and €100 billion	19.84%	11.51%	39.98%
Between €100 billion and €200 billion	15.51%	18.65%	35.18%
More than €200 billion	17.93%	18.64%	35.38%
G-SIBs ¹⁾	17.48%	21.54%	32.84%

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.

T05.02.3 Deposits to total funding ratio by classification (risk-based) ¹⁾

(percentages)

Category (Q4 2022)	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 low risk	17.41%	18.35%	35.66%
Banks with medium, high risk and non-rated	18.01%	20.21%	34.12%

Source: ECB.

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

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

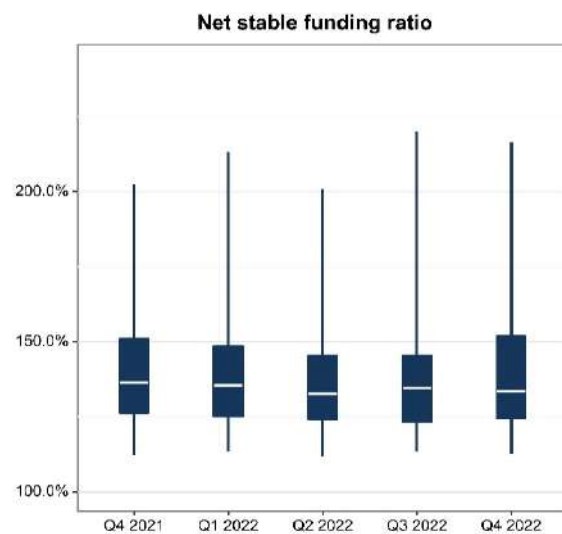
T05.03.1 Net stable funding ratio by reference period

(EUR billions; percentages)

Net stable funding ratio and its components	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Available stable funding	16,175.67	16,327.13	15,825.86	15,864.53	15,358.96
Required stable funding	12,500.38	12,668.59	12,461.88	12,485.78	12,212.60
Net stable funding ratio	129.40%	128.88%	126.99%	127.06%	125.76%

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.



T05.03.2 Net stable funding ratio by country

(EUR billions; percentages)

Country (Q4 2022)	Available stable funding	Required stable funding	Net stable funding ratio
Belgium	443.04	315.55	140.40%
Bulgaria	C	C	C
Germany	2,266.12	1,839.46	123.19%
Estonia	28.07	20.46	137.19%
Ireland	329.68	205.22	160.65%
Greece	232.65	176.00	132.19%
Spain	2,488.80	1,917.07	129.82%
France	4,778.98	4,142.31	115.37%
Croatia ¹⁾	-	-	-
Italy	1,823.08	1,380.32	132.08%
Cyprus	C	C	C
Latvia	14.80	9.24	160.28%
Lithuania	27.89	17.08	163.31%
Luxembourg	68.11	47.45	143.54%
Malta	20.96	11.17	187.56%
Netherlands	1,592.69	1,198.07	132.94%
Austria	518.04	380.93	135.99%
Portugal	191.88	123.60	155.24%
Slovenia	33.71	19.27	174.92%
Slovakia ¹⁾	-	-	-
Finland	451.45	380.38	118.68%
Total	15,358.96	12,212.60	125.76%

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.

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

(EUR billions; percentages)

Category (Q4 2022)	Available stable funding	Required stable funding	Net stable funding ratio
Corporate/wholesale lenders	729.95	606.61	120.33%
Custodian and asset managers	179.90	99.07	181.59%
Development/promotional lenders	307.96	249.14	123.61%
Diversified lenders	2,644.56	1,894.07	139.62%
G-SIBs ¹⁾	6,633.47	5,605.73	118.33%
Retail and consumer credit lenders	745.78	552.23	135.05%
Small market lenders	121.75	77.06	157.99%
Universal and investment banks	3,995.59	3,128.70	127.71%
Not classified	-	-	-
Total	15,358.96	12,212.60	125.76%

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.

T05.03.3 Net stable funding ratio by classification (geographical diversification)

(EUR billions; percentages)

Category (Q4 2022)	Available stable funding	Required stable funding	Net stable funding ratio
Banks with significant domestic exposures ¹⁾	994.28	723.36	137.45%
Banks with largest non-domestic exposures			
SSM	8,359.89	6,596.88	126.72%
Non-SSM EEA ²⁾	909.15	691.44	131.49%
Non-EEA Europe ³⁾	531.06	363.42	146.13%
RoW ⁴⁾	4,564.57	3,837.49	118.95%
Total	15,358.96	12,212.60	125.76%

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

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

(EUR billions; percentages)

Category (Q4 2022)	Available stable funding	Required stable funding	Net stable funding ratio
Banks with total assets			
Less than €30 billion	225.90	139.33	162.13%
Between €30 billion and €100 billion	1,868.76	1,381.69	135.25%
Between €100 billion and €200 billion	1,379.34	996.67	138.40%
More than €200 billion	5,251.48	4,089.18	128.42%
G-SIBs ¹⁾	6,633.47	5,605.73	118.33%
Total	15,358.96	12,212.60	125.76%

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.

T05.03.3 Net stable funding ratio by classification (risk-based)¹⁾

(EUR billions; percentages)

Category (Q4 2022)	Available stable funding	Required stable funding	Net stable funding ratio
Banks with low risk	8,428.50	6,687.69	126.03%
Banks with medium, high risk and non-rated	6,930.45	5,524.91	125.44%
Total	15,358.96	12,212.60	125.76%

Source: ECB.

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

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

T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Numerator: Liquidity buffer	4,981.90	5,342.46	5,187.67	5,347.32	4,987.22
Level 1 assets: unadjusted	4,826.54	5,186.09	5,034.48	5,199.98	4,824.59
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	43.50	15.37	65.67	62.50	41.47
Level 1 assets: adjusted amount	4,870.04	5,201.46	5,100.15	5,262.48	4,866.06
Excluding EHQCB ²⁾	4,794.33	5,126.73	5,025.80	5,186.34	4,741.02
EHQCB	75.71	74.73	74.35	76.13	125.03
Level 2 assets: unadjusted	C	C	C	C	163.20
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	C	C	23.15
Level 2 assets: adjusted amount	178.73	184.81	171.22	168.94	186.35
Level 2A	88.10	100.35	97.89	103.99	104.87
Level 2B	90.63	84.47	73.33	64.95	81.49
Excess liquidity asset amount	C	C	C	C	0.57
Denominator: Net liquidity outflow	2,872.53	3,191.62	3,156.99	3,301.05	3,088.77
Total outflows	4,125.72	4,741.42	4,704.51	4,826.09	4,439.40
Reduction for inflows	1,253.19	1,549.81	1,547.52	1,525.04	1,350.63
Liquidity coverage ratio	173.43%	167.39%	164.32%	161.99%	161.46%

Source: ECB.

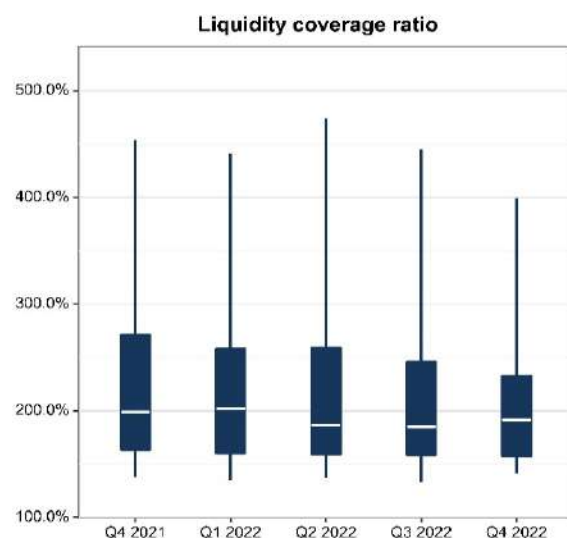
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

C: the value is suppressed for confidentiality reasons.

According to Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014, 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 ratio by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q4 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Numerator: Liquidity buffer	4,987.22	169.20	C	889.93	7.43	182.44	72.01	658.93	1,525.71	-	561.74
Level 1 assets: unadjusted	4,824.59	161.53	C	855.43	C	179.79	71.88	644.72	1,468.21	-	544.58
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	41.47	-0.23	C	-4.50	C	C	-0.04	-8.14	18.55	-	-2.28
Level 1 assets: adjusted amount	4,866.06	161.30	C	850.93	7.38	C	71.84	636.58	1,486.76	-	542.30
Excluding EHQCB ²⁾	4,741.02	152.72	C	815.70	C	181.08	C	632.45	1,467.27	-	532.24
EHQCB	125.03	8.58	C	35.22	C	C	C	4.13	19.49	-	10.06
Level 2 assets: unadjusted	163.20	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	23.15	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	186.35	8.02	C	40.60	C	C	0.14	22.01	66.88	-	17.94
Level 2A	104.87	6.23	C	28.96	C	C	C	14.55	21.35	-	15.09
Level 2B	81.49	1.78	C	11.64	C	0.32	C	7.46	45.53	-	2.85
Excess liquidity asset amount	0.57	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	3,088.77	102.13	C	579.91	5.20	95.96	35.69	385.20	1,031.19	-	303.25
Total outflows	4,439.40	121.66	C	801.30	5.81	119.10	39.07	513.42	1,661.19	-	396.27
Reduction for inflows	1,350.63	19.53	C	221.39	0.61	23.15	3.38	128.23	630.00	-	93.02
Liquidity coverage ratio	161.46%	165.68%	C	153.46%	142.82%	190.12%	201.79%	171.06%	147.96%	-	185.24%

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 ratio by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q4 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Numerator: Liquidity buffer	C	5.28	11.89	47.67	9.17	437.13	148.85	66.52	11.16	-	158.17
Level 1 assets: unadjusted	C	5.23	11.86	43.50	9.12	420.57	147.88	64.75	11.05	-	153.53
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	C	C	C	0.63	C	25.13	C	C	C	-	C
Level 1 assets: adjusted amount	C	C	C	44.14	C	445.70	C	C	C	-	C
Excluding EHQCB ²⁾	C	C	11.79	C	8.96	436.43	150.10	65.09	10.91	-	126.22
EHQCB	C	C	C	C	C	9.27	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	0.03	4.21	C	15.95	0.98	1.76	0.12	-	4.31
Level 2A	C	C	C	C	C	7.39	0.76	0.64	C	-	C
Level 2B	C	C	C	C	C	8.56	0.22	1.12	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
Denominator: Net liquidity outflow	C	2.33	4.43	29.64	2.31	292.10	91.33	26.50	4.53	-	89.52
Total outflows	C	2.57	5.01	33.58	3.63	444.34	139.94	33.59	5.64	-	105.02
Reduction for inflows	C	0.24	0.58	3.94	1.32	152.24	48.62	7.10	1.12	-	15.50
Liquidity coverage ratio	C	227.06%	268.32%	160.84%	396.14%	149.65%	162.99%	251.05%	246.72%	-	176.68%

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 ratio by classification (business model)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q4 2022)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs ³⁾	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Numerator: Liquidity buffer	4,987.22	240.52	147.76	48.28	774.54	2,094.13	165.77	42.03	1,474.19	-
Level 1 assets: unadjusted	4,824.59	226.05	140.98	45.04	759.70	2,012.11	160.03	41.77	1,438.91	-
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	41.47	-2.04	C	C	7.51	17.94	-1.04	C	21.48	-
Level 1 assets: adjusted amount	4,866.06	224.01	C	C	767.22	2,030.05	158.98	C	1,460.39	-
Excluding EHQCB ²⁾	4,741.02	208.27	134.56	43.43	747.55	2,003.60	153.27	41.48	1,408.86	-
EHQCB	125.03	15.74	C	C	19.66	26.45	5.71	C	51.53	-
Level 2 assets: unadjusted	163.20	C	C	C	C	C	C	C	C	-
Level 2 asset collaterals adjustments for 30 days outflows and inflows	23.15	C	C	C	C	C	C	C	C	-
Level 2 assets: adjusted amount	186.35	14.12	8.49	3.45	15.22	101.40	6.15	0.26	37.25	-
Level 2A	104.87	C	C	C	8.92	49.12	2.49	0.15	27.44	-
Level 2B	81.49	C	C	C	6.29	52.28	3.66	0.12	9.81	-
Excess liquidity asset amount	0.57	C	C	C	C	C	C	C	C	-
Denominator: Net liquidity outflow	3,088.77	142.94	74.58	19.43	388.91	1,435.22	82.66	18.97	926.06	-
Total outflows	4,439.40	186.40	100.88	27.63	497.23	2,272.74	104.20	21.76	1,228.57	-
Reduction for inflows	1,350.63	43.45	26.30	8.19	108.32	837.52	21.54	2.79	302.51	-
Liquidity coverage ratio	161.46%	168.27%	198.12%	248.45%	199.16%	145.91%	200.55%	221.53%	159.19%	-

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) 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 ratio by classification (geographical diversification)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q4 2022)	Total	Banks with significant domestic exposures ³⁾	Banks with largest non-domestic exposures			
			SSM	Non-SSM EEA ⁴⁾	Non-EEA Europe ⁵⁾	RoW ⁶⁾
Numerator: Liquidity buffer	4,987.22	265.16	2,769.50	318.75	195.72	1,438.11
Level 1 assets: unadjusted	4,824.59	258.55	2,677.79	312.45	192.32	1,383.48
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	41.47	4.90	31.29	-1.11	18.67	-12.28
Level 1 assets: adjusted amount	4,866.06	263.45	2,709.08	311.34	210.99	1,371.20
Excluding EHQCB ²⁾	4,741.02	259.61	2,646.52	279.62	205.35	1,349.93
EHQCB	125.03	3.84	62.56	31.72	5.64	21.27
Level 2 assets: unadjusted	163.20	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	23.15	C	C	C	C	C
Level 2 assets: adjusted amount	186.35	6.87	101.45	5.97	4.46	67.61
Level 2A	104.87	2.07	66.06	5.53	3.10	28.10
Level 2B	81.49	4.79	35.39	0.43	1.36	39.51
Excess liquidity asset amount	0.57	C	C	C	C	C
Denominator: Net liquidity outflow	3,088.77	132.35	1,692.43	203.00	95.41	965.59
Total outflows	4,439.40	162.96	2,424.64	253.84	115.52	1,482.44
Reduction for inflows	1,350.63	30.61	732.21	50.84	20.11	516.85
Liquidity coverage ratio	161.46%	200.35%	163.64%	157.01%	205.14%	148.94%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

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

5) European countries not in the EEA.

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

T06.01.3 Liquidity coverage ratio by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components ¹⁾ (Q4 2022)	Total	Banks with total assets				G-SIBs ³⁾
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Numerator: Liquidity buffer	4,987.22	100.00	567.03	467.15	1,758.91	2,094.13
Level 1 assets: unadjusted	4,824.59	98.62	548.71	457.10	1,708.05	2,012.11
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	41.47	0.42	-0.92	1.34	22.69	17.94
Level 1 assets: adjusted amount	4,866.06	99.04	547.79	458.44	1,730.74	2,030.05
Excluding EHQCB ²⁾	4,741.02	97.21	529.70	446.76	1,663.75	2,003.60
EHQCB	125.03	1.83	18.09	11.68	66.98	26.45
Level 2 assets: unadjusted	163.20	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	23.15	C	C	C	C	C
Level 2 assets: adjusted amount	186.35	1.35	21.16	10.66	51.78	101.40
Level 2A	104.87	1.07	12.10	5.66	36.92	49.12
Level 2B	81.49	0.28	9.05	5.01	14.86	52.28
Excess liquidity asset amount	0.57	C	C	C	C	C
Denominator: Net liquidity outflow	3,088.77	44.27	274.96	236.57	1,097.76	1,435.22
Total outflows	4,439.40	51.43	350.16	296.29	1,468.79	2,272.74
Reduction for inflows	1,350.63	7.16	75.20	59.72	371.03	837.52
Liquidity coverage ratio	161.46%	225.88%	206.23%	197.47%	160.23%	145.91%

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 ratio by classification (risk-based) ¹⁾

(EUR billions; percentages)

Liquidity coverage ratio and its components ²⁾ (Q4 2022)	Total	Banks with low risk	Banks with medium, high risk and non-rated
Numerator: Liquidity buffer	4,987.22	2,572.90	2,414.32
Level 1 assets: unadjusted	4,824.59	C	C
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	41.47	C	C
Level 1 assets: adjusted amount	4,866.06	C	C
Excluding EHQCB ³⁾	4,741.02	C	C
EHQCB	125.03	C	C
Level 2 assets: unadjusted	163.20	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	23.15	C	C
Level 2 assets: adjusted amount	186.35	C	C
Level 2A	104.87	C	C
Level 2B	81.49	C	C
Excess liquidity asset amount	0.57	C	C
Denominator: Net liquidity outflow	3,088.77	1,626.91	1,461.87
Total outflows	4,439.40	2,283.17	2,156.23
Reduction for inflows	1,350.63	656.27	694.36
Liquidity coverage ratio	161.46%	158.15%	165.15%

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

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

3) EHQCB stands for Extremely High Quality Covered Bonds.

T06.02.1 Liquidity coverage ratio band by reference period

(number of institutions)

Indicator	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
LCR ¹⁾ ≤ 100%	-	1	-	-	-
100% < LCR ≤ 150%	16	18	22	21	17
LCR > 150%	97	93	89	90	94
Total	113	112	111	111	111

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) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014, banks are required to report the liquidity coverage ratio and its components on a monthly basis.

1) LCR stands for Liquidity Coverage Ratio.

T06.02.2 Liquidity coverage ratio band by country

(number of institutions)

Country (Q4 2022)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	1	4
Bulgaria	-	-	1
Germany	-	7	15
Estonia	-	2	1
Ireland	-	-	6
Greece	-	-	4
Spain	-	1	9
France	-	3	8
Croatia ¹⁾	-	-	-
Italy	-	-	12
Cyprus	-	-	2
Latvia	-	-	3
Lithuania	-	-	3
Luxembourg	-	-	4
Malta	-	-	3
Netherlands	-	2	5
Austria	-	1	5
Portugal	-	-	3
Slovenia	-	-	3
Slovakia ¹⁾	-	-	-
Finland	-	-	3
Total	-	17	94

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 (geographical diversification)

(number of institutions)

Category (Q4 2022)	LCR ⁵⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with significant domestic exposures ¹⁾	-	2	13
Banks with largest non-domestic exposures			
SSM	-	8	58
Non-SSM EEA ²⁾	-	3	7
Non-EEA Europe ³⁾	-	-	11
RoW ⁴⁾	-	4	5
Total	-	17	94

Source: ECB.

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

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

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

3) European countries not in the EEA.

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

5) LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q4 2022)	LCR ²⁾ ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
Less than €30 billion	-	2	21
Between €30 billion and €100 billion	-	2	41
Between €100 billion and €200 billion	-	2	15
More than €200 billion	-	7	13
G-SIBs ¹⁾	-	4	4
Total	-	17	94

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.

Annex 01.01 Loans and advances subject to Covid-19-related measures by reference period

(EUR billions; percentages)

Item	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022
Total loans and advances ¹⁾	14,311.20	14,685.00	14,962.08	15,155.71	14,872.99
of which: non-performing	373.77	368.88	350.90	348.34	338.68
of which: performing stage 2	1,252.57	1,304.57	1,391.67	1,425.94	1,374.09
Loans and advances with non-expired Covid-19-related measures ²⁾	444.20	421.36	408.96	387.89	359.23
Loans and advances subject to EBA-compliant moratoria (non-expired)	6.45	1.23	0.95	0.62	0.57
as a share of total loans and advances	0.05%	0.01%	0.01%	0.00%	0.00%
of which: non-performing	0.37	0.18	0.12	0.09	0.06
of which: performing stage 2	3.30	0.48	0.40	0.20	0.17
Coverage ratio of NPLs	31.28%	27.35%	25.26%	27.01%	34.29%
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	67.26	55.32	48.30	42.71	34.78
as a share of total loans and advances	0.47%	0.38%	0.32%	0.28%	0.23%
of which: non-performing	16.69	14.95	13.72	12.50	9.75
of which: performing stage 2	42.65	33.27	28.72	24.73	20.52
Coverage ratio of NPLs	23.63%	23.29%	23.04%	24.54%	28.54%
Newly originated loans and advances subject to public guarantee schemes	370.50	364.81	359.71	344.57	323.88
as a share of total loans and advances	2.59%	2.48%	2.40%	2.27%	2.18%
of which: non-performing	11.15	12.64	13.58	14.65	16.12
of which: performing stage 2	83.16	82.51	85.53	79.48	66.02
Coverage ratio of NPLs	13.70%	14.08%	14.74%	15.45%	16.48%
Loans and advances with expired Covid-19-related measures ²⁾	738.14	709.38	674.50	639.14	598.15
Loans and advances with expired EBA-compliant moratoria	675.96	643.55	609.10	576.76	539.86
as a share of total loans and advances	4.72%	4.38%	4.07%	3.81%	3.63%
of which: non-performing	38.39	38.96	37.63	36.73	34.09
of which: performing stage 2	171.55	155.03	140.84	129.24	112.10
Coverage ratio of NPLs	29.99%	30.85%	31.61%	32.52%	33.80%
Other loans and advances with expired Covid-19-related forbearance measures	62.18	65.83	65.41	62.38	58.29
as a share of total loans and advances	0.43%	0.45%	0.44%	0.41%	0.39%
of which: non-performing	13.59	15.36	14.88	14.34	13.20
of which: performing stage 2	34.73	38.96	40.31	37.45	35.85
Coverage ratio of NPLs	29.84%	32.36%	33.47%	35.43%	37.33%

Source: ECB.

1) Loans and advances, as presented in table 4.01 Asset quality. They are displayed at gross carrying amount, held for trading exposures are excluded. Data are sourced from FINREP.

2) Indicators based on EBA Guidelines on Covid-19-related measures reporting and disclosure (EBA/GL/2020/07).

Annex 01.02 Loans and advances subject to Covid-19-related measures by country/1

(EUR billions; percentages)

Item (Q4 2022)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia ³⁾	Italy
Total loans and advances ¹⁾	14,872.99	404.53	C	2,428.01	28.33	286.47	163.79	2,342.72	4,786.43	-	1,563.49
of which: non-performing	338.68	6.46	C	31.63	0.23	7.41	9.86	75.50	111.46	-	45.61
of which: performing stage 2	1,374.09	63.34	C	202.46	3.13	29.31	18.50	153.41	467.06	-	190.09
Loans and advances with non-expired Covid-19-related measures ²⁾	359.23	C	C	18.60	0.02	2.49	4.33	97.10	99.79	-	116.73
Loans and advances subject to EBA-compliant moratoria (non-expired)	0.57	C	C	0.01	C	C	C	C	0.13	-	0.07
as a share of total loans and advances	0.00%	C	C	0.00%	C	C	C	C	0.00%	-	0.00%
of which: non-performing	0.06	C	C	0.00	C	0.00	C	0.00	0.02	-	0.00
of which: performing stage 2	0.17	C	C	0.00	C	C	C	C	0.08	-	0.02
Coverage ratio of NPLs	34.29%	C	C	C	C	C	C	41.81%	C	-	C
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	34.78	C	C	8.94	C	1.73	C	C	6.98	-	2.35
as a share of total loans and advances	0.23%	C	C	0.37%	C	0.60%	C	C	0.15%	-	0.15%
of which: non-performing	9.75	C	C	1.40	C	0.77	C	2.98	2.11	-	1.11
of which: performing stage 2	20.52	C	C	5.43	C	0.81	C	5.63	3.35	-	1.23
Coverage ratio of NPLs	28.54%	C	C	26.61%	C	17.92%	C	42.22%	17.24%	-	24.01%
Newly originated loans and advances subject to public guarantee schemes	323.88	C	C	9.65	C	C	4.27	88.02	92.68	-	114.31
as a share of total loans and advances	2.18%	C	C	0.40%	C	C	2.61%	3.76%	1.94%	-	7.31%
of which: non-performing	16.12	C	C	0.46	0.00	0.10	0.06	5.79	6.94	-	2.17
of which: performing stage 2	66.02	C	C	1.94	C	0.14	0.51	16.38	26.40	-	17.39
Coverage ratio of NPLs	16.48%	C	C	20.70%	39.46%	8.43%	18.46%	18.40%	10.35%	-	28.88%
Loans and advances with expired Covid-19-related measures ²⁾	598.15	15.28	C	21.79	0.66	16.84	18.51	135.22	164.87	-	126.21
Loans and advances with expired EBA-compliant moratoria	539.86	13.55	C	16.54	0.50	12.52	18.21	125.90	152.26	-	113.61
as a share of total loans and advances	3.63%	3.35%	C	0.68%	1.78%	4.37%	11.12%	5.37%	3.18%	-	7.27%
of which: non-performing	34.09	0.38	C	1.12	0.01	1.48	2.94	10.51	6.10	-	5.88
of which: performing stage 2	112.10	4.37	C	2.81	0.11	3.34	7.05	22.90	26.54	-	25.56
Coverage ratio of NPLs	33.80%	17.78%	C	28.83%	17.15%	27.62%	25.54%	31.23%	34.28%	-	42.17%
Other loans and advances with expired Covid-19-related forbearance measures	58.29	1.73	C	5.26	0.15	4.32	0.30	9.32	12.61	-	12.61
as a share of total loans and advances	0.39%	0.43%	C	0.22%	0.54%	1.51%	0.18%	0.40%	0.26%	-	0.81%
of which: non-performing	13.20	0.45	C	0.95	0.06	0.65	C	3.56	1.85	-	3.04
of which: performing stage 2	35.85	1.27	C	2.63	0.08	1.78	0.23	5.55	7.85	-	9.20
Coverage ratio of NPLs	37.33%	15.65%	C	41.57%	22.06%	17.57%	C	50.20%	32.69%	-	42.84%

Source: ECB.

C: the value is suppressed for confidentiality reasons.

1) Loans and advances, as presented in table 4.01 Asset quality. They are displayed at gross carrying amount, held for trading exposures are excluded. Data are sourced from FINREP.

2) Indicators based on EBA Guidelines on Covid-19-related measures reporting and disclosure (EBA/GL/2020/07).

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

Annex 01.02 Loans and advances subject to Covid-19-related measures by country/2

(EUR billions; percentages)

Item (Q4 2022)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia ³⁾	Finland
Total loans and advances ¹⁾	C	12.87	20.83	53.66	12.40	1,677.99	438.81	137.31	22.94	-	465.41
of which: non-performing	C	0.12	0.17	0.88	0.39	26.87	9.42	5.46	0.56	-	5.31
of which: performing stage 2	C	1.05	1.50	5.49	0.94	125.31	68.81	15.26	1.61	-	23.97
Loans and advances with non-expired Covid-19-related measures ²⁾	C	0.00	0.02	C	0.36	5.40	3.51	6.08	0.18	-	2.11
Loans and advances subject to EBA-compliant moratoria (non-expired)	C	C	C	C	C	C	C	C	C	-	C
as a share of total loans and advances	C	C	C	C	C	C	C	C	C	-	C
of which: non-performing	C	C	C	C	C	C	C	C	C	-	C
of which: performing stage 2	C	C	C	C	C	C	C	C	C	-	C
Coverage ratio of NPLs	C	C	C	C	C	C	C	C	C	-	C
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	C	C	C	C	C	C	C	C	C	-	C
as a share of total loans and advances	C	C	C	C	C	C	C	C	C	-	C
of which: non-performing	C	C	C	C	C	0.51	0.10	0.39	C	-	C
of which: performing stage 2	C	C	C	C	C	1.79	0.20	0.80	C	-	0.30
Coverage ratio of NPLs	C	25.43%	C	C	C	27.27%	C	40.60%	C	-	C
Newly originated loans and advances subject to public guarantee schemes	C	C	0.01	0.05	C	2.99	3.13	4.74	C	-	1.72
as a share of total loans and advances	C	C	0.03%	0.10%	C	0.18%	0.71%	3.46%	C	-	0.37%
of which: non-performing	C	C	C	0.02	0.01	0.10	0.21	0.09	0.00	-	0.12
of which: performing stage 2	C	C	C	0.01	C	0.34	1.18	0.94	0.02	-	0.24
Coverage ratio of NPLs	C	C	C	15.10%	C	19.59%	22.59%	33.46%	18.75%	-	20.16%
Loans and advances with expired Covid-19-related measures ²⁾	C	0.30	0.35	0.93	1.05	39.57	21.11	20.07	1.95	-	C
Loans and advances with expired EBA-compliant moratoria	C	0.21	0.21	C	0.88	32.01	18.40	20.02	1.70	-	C
as a share of total loans and advances	C	1.60%	1.01%	C	7.11%	1.91%	4.19%	14.58%	7.43%	-	C
of which: non-performing	C	0.00	0.00	0.02	0.05	1.73	1.22	2.10	0.15	-	C
of which: performing stage 2	C	0.07	0.05	0.22	0.19	6.94	4.67	5.18	0.30	-	C
Coverage ratio of NPLs	C	23.84%	11.54%	C	14.08%	22.51%	42.22%	47.91%	41.06%	-	C
Other loans and advances with expired Covid-19-related forbearance measures	C	0.09	0.14	C	0.17	7.56	2.71	0.06	0.25	-	C
as a share of total loans and advances	C	0.70%	0.68%	C	1.38%	0.45%	0.62%	0.04%	1.09%	-	C
of which: non-performing	C	0.02	0.03	0.02	0.05	1.54	0.59	0.03	0.05	-	C
of which: performing stage 2	C	0.06	0.05	C	0.12	4.61	1.65	0.01	0.08	-	C
Coverage ratio of NPLs	C	12.50%	21.07%	38.62%	C	18.01%	41.30%	72.60%	C	-	C

Source: ECB.

C: the value is suppressed for confidentiality reasons.

1) Loans and advances, as presented in table 4.01 Asset quality. They are displayed at gross carrying amount, held for trading exposures are excluded. Data are sourced from FINREP.

2) Indicators based on EBA Guidelines on Covid-19-related measures reporting and disclosure (EBA/GL/2020/07).

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

Annex 01.03 Loans and advances subject to Covid-19-related measures by classification (business model)

(EUR billions; percentages)

Item (Q4 2022)	Total	Corporate/ wholesale lender	Custodian and asset managers	Developmen t/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 ¹⁾	14,872.99	774.99	105.01	291.52	2,176.52	6,703.41	701.99	98.85	4,020.71	-
of which: non-performing	338.68	9.44	0.76	3.86	71.06	161.86	13.68	1.56	76.46	-
of which: performing stage 2	1,374.09	74.57	C	C	220.91	623.18	67.24	8.38	350.03	-
Loans and advances with non-expired Covid-19-related measures ²⁾	359.23	7.67	C	C	106.18	152.65	9.52	0.33	80.07	-
Loans and advances subject to EBA-compliant moratoria (non-expired)	0.57	C	C	C	0.14	0.10	0.01	C	0.31	-
as a share of total loans and advances	0.00%	C	C	C	0.01%	0.00%	0.00%	C	0.01%	-
of which: non-performing	0.06	C	C	C	0.02	0.00	0.00	C	0.03	-
of which: performing stage 2	0.17	C	C	C	0.04	0.02	C	C	0.10	-
Coverage ratio of NPLs	34.29%	C	C	C	44.52%	36.06%	36.73%	C	C	-
Other loans and advances subject to Covid-19-related forbearance measures (non-expired)	34.78	5.44	C	C	5.90	13.51	0.75	C	8.15	-
as a share of total loans and advances	0.23%	0.70%	C	C	0.27%	0.20%	0.11%	C	0.20%	-
of which: non-performing	9.75	1.14	C	C	1.72	3.63	0.27	C	2.66	-
of which: performing stage 2	20.52	3.93	C	0.16	3.55	7.00	0.46	C	5.00	-
Coverage ratio of NPLs	28.54%	21.02%	C	C	33.93%	15.72%	46.56%	C	44.55%	-
Newly originated loans and advances subject to public guarantee schemes	323.88	C	C	C	100.14	139.03	8.76	0.31	71.61	-
as a share of total loans and advances	2.18%	C	C	C	4.60%	2.07%	1.25%	0.32%	1.78%	-
of which: non-performing	16.12	0.16	C	C	3.65	7.95	0.64	0.01	3.33	-
of which: performing stage 2	66.02	0.60	C	C	17.06	34.82	2.36	0.05	10.41	-
Coverage ratio of NPLs	16.48%	11.47%	C	C	23.78%	13.59%	17.55%	29.77%	16.28%	-
Loans and advances with expired Covid-19-related measures ²⁾	598.15	7.17	C	C	170.17	242.23	14.54	4.11	150.11	-
Loans and advances with expired EBA-compliant moratoria	539.86	1.52	C	C	158.07	216.28	12.06	3.33	138.92	-
as a share of total loans and advances	3.63%	0.20%	C	C	7.26%	3.23%	1.72%	3.37%	3.46%	-
of which: non-performing	34.09	0.09	C	C	12.78	11.92	1.09	0.22	7.23	-
of which: performing stage 2	112.10	0.29	C	C	37.50	40.04	2.93	0.75	26.30	-
Coverage ratio of NPLs	33.80%	34.54%	C	C	34.19%	33.74%	29.84%	43.61%	35.40%	-
Other loans and advances with expired Covid-19-related forbearance measures	58.29	5.65	C	C	12.10	25.95	2.48	0.78	11.19	-
as a share of total loans and advances	0.39%	0.73%	C	C	0.56%	0.39%	0.35%	0.79%	0.28%	-
of which: non-performing	13.20	0.74	C	C	3.17	5.95	0.28	0.20	2.76	-
of which: performing stage 2	35.85	2.86	C	C	7.29	16.67	0.99	0.37	7.66	-
Coverage ratio of NPLs	37.33%	33.50%	C	C	39.31%	41.95%	22.67%	30.43%	27.23%	-

Source: ECB.

C: the value is suppressed for confidentiality reasons.

1) Loans and advances, as presented in table 4.01 Asset quality. They are displayed at gross carrying amount, held for trading exposures are excluded. Data are sourced from FINREP.

2) Indicators based on EBA Guidelines on Covid-19-related measures reporting and disclosure (EBA/GL/2020/07).

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.

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