



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

# Supervisory Banking Statistics for significant institutions

Second quarter 2025

BANKENTOEZICHT

September 2025

BANKTILLSYN BANKU UZRAUDZĪBA

BANKŲ PRIEŽIŪRA NADZÓR BANKOWY

VIGILANZA BANCARIA

BANKFELÜGYELET

BANKING SUPERVISION

SUPERVISION BANCAIRE BANČNI NADZOR

MAOIRSEACHT AR BHAINCÉIREACHT NADZOR BANAKA

**BANKING SUPERVISION**

PANGANDJUSJÄRELEVALVE

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BANKTILLSYN

ΤΡΑΠΕΖΙΚΗ ΕΠΟΠΤΕΙΑ PANKKIVALVONTA

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## T00.01 Overview

(EUR billions, unless otherwise indicated; percentages; number of institutions)

Main figures	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Number of SIs</b>					
Full sample	110	109	109	113	113
Liquidity sample	109	108	108	112	112
<b>Balance sheet composition</b>					
Total assets	26,608.53	26,934.93	26,842.40	27,585.09	27,749.65
Total liabilities	24,816.61	25,084.41	24,958.47	25,656.94	25,833.21
Equity	1,791.91	1,850.52	1,883.93	1,928.16	1,916.45
<b>Key indicators</b>					
Operating income (EUR millions) <sup>1)</sup>	308,582.73	462,981.51	621,012.20	162,076.51	320,306.05
Net interest margin	1.61%	1.58%	1.60%	1.53%	1.51%
Cost-to-income ratio	54.24%	53.70%	54.89%	54.84%	54.15%
Cost of risk	0.46%	0.46%	0.47%	0.55%	0.46%
Return on equity	10.11%	10.09%	9.54%	9.85%	10.11%
<b>Capital adequacy and leverage</b>					
CET 1 ratio <sup>2)</sup>	15.81%	15.73%	15.97%	16.05%	16.12%
Tier 1 ratio <sup>2)</sup>	17.21%	17.16%	17.44%	17.53%	17.60%
Total capital ratio <sup>2)</sup>	19.90%	19.82%	20.11%	20.29%	20.24%
Leverage ratio (transitional definition)	5.77%	5.78%	5.95%	5.86%	5.90%
Leverage ratio (fully phased-in definition)	5.76%	5.76%	5.93%	5.85%	5.89%
<b>Asset quality</b>					
Non-performing loans ratio (including cb) <sup>3)</sup>	1.92%	1.94%	1.93%	1.90%	1.90%
Non-performing loans ratio (excluding cb) <sup>3)</sup>	2.30%	2.31%	2.28%	2.24%	2.22%
Stage 2 as a share of total loans and advances <sup>4)</sup>	9.45%	9.74%	9.93%	9.76%	9.59%
<b>Funding</b>					
Loan-to-deposit ratio	102.11%	102.13%	100.32%	101.97%	102.16%
Net stable funding ratio	127.32%	126.88%	126.96%	126.37%	126.74%
<b>Liquidity</b>					
Liquidity coverage ratio	159.47%	158.55%	158.39%	156.24%	157.84%

Source: ECB.

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

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

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	Q2 2025	Business model classification	Q2 2025
Belgium	5	Corporate/wholesale lenders	11
Bulgaria	1	Custodian and asset managers	6
Germany	27	Development/promotional lenders	5
Estonia	3	Diversified lenders	32
Ireland	5	G-SIBs <sup>2)</sup>	7
Greece	4	Retail and consumer credit lenders	14
Spain	10	Small market lenders	13
France	12	Universal and investment banks	24
Croatia <sup>1)</sup>	-	Not classified	1
Italy	12	<b>Total</b>	<b>113</b>
Cyprus	1		
Latvia	3	<b>Size</b>	<b>Q2 2025</b>
Lithuania	3	Banks with total assets	
Luxembourg	2	Less than €30 billion	17
Malta	2	Between €30 billion and €100 billion	47
Netherlands	7	Between €100 billion and €200 billion	21
Austria	7	More than €200 billion	21
Portugal	3	G-SIBs <sup>2)</sup>	7
Slovenia	3	<b>Total</b>	<b>113</b>
Slovakia <sup>1)</sup>	-		
Finland	3		
<b>Total</b>	<b>113</b>		

Source: ECB.

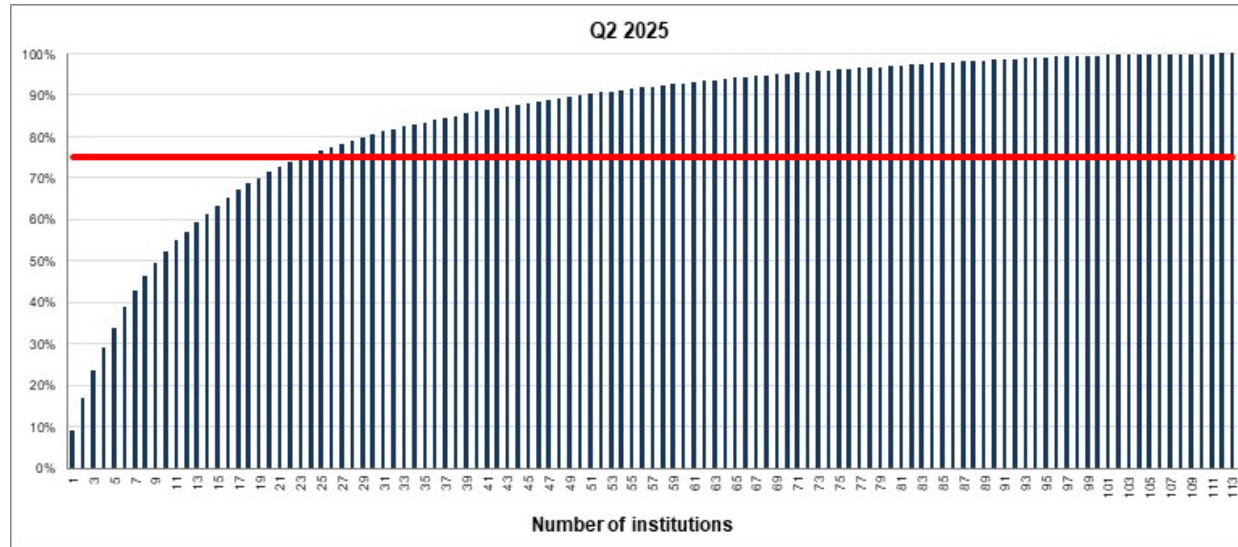
Notes: Significant institutions at the highest level of consolidation for which common reporting (COREP) and financial reporting (FINREP) are available. The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking Supervision,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

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

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

## T01.02 Concentration of total assets

(cumulative percentages of total assets)



Source: ECB.

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

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

## T02.01.1 Profit and loss figures by reference period

(EUR millions; percentages)

Profit and loss <sup>1) 2)</sup>	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
Net interest income	184,432.46	274,124.81	365,664.57	90,619.72	179,199.59
Net fee and commission income	88,786.89	132,883.10	178,756.44	46,413.03	91,764.79
Net trading (and investment) income	26,465.47	37,121.21	50,475.66	16,451.44	27,722.47
Net gains or losses from hedge accounting	197.24	244.16	105.59	184.25	238.17
Exchange differences, net	101.11	2,900.01	1,835.96	621.90	3,059.56
Net other operating income	8,599.55	15,708.21	24,173.97	7,786.17	18,321.48
<b>Operating income <sup>3)</sup></b>	<b>308,582.73</b>	<b>462,981.51</b>	<b>621,012.20</b>	<b>162,076.51</b>	<b>320,306.05</b>
Administrative expenses and depreciation	-167,390.04	-248,621.33	-340,874.26	-88,879.84	-173,448.61
<b>Net income before impairment, provisions and taxes</b>	<b>141,192.69</b>	<b>214,360.18</b>	<b>280,137.94</b>	<b>73,196.67</b>	<b>146,857.44</b>
Impairment and provisions <sup>4)</sup>	-30,098.68	-43,634.20	-64,724.26	-13,126.22	-28,320.03
Other	9,284.17	14,636.43	20,339.15	4,853.31	11,274.81
<b>Profit and loss before tax <sup>5)</sup></b>	<b>120,378.18</b>	<b>185,362.41</b>	<b>235,752.83</b>	<b>64,923.76</b>	<b>129,812.22</b>
Tax expenses or income	-29,759.68	-45,309.76	-56,083.59	-17,443.54	-32,918.47
<b>Net profit/loss</b>	<b>90,618.50</b>	<b>140,052.64</b>	<b>179,669.24</b>	<b>47,480.22</b>	<b>96,893.75</b>
Net interest income to operating income	59.77%	59.21%	58.88%	55.91%	55.95%
Net fee and commission income to operating income	28.77%	28.70%	28.78%	28.64%	28.65%
Net trading (and investment) income to operating income	8.58%	8.02%	8.13%	10.15%	8.65%

Source: ECB.

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

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

2) Figures reported are year-to-date.

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

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

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

## T02.01.2 Profit and loss figures<sup>1) 2)</sup> by country

(EUR millions; percentages)

Profit and loss (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>6)</sup>	Italy
Net interest income	179,199.59	4,619.67	C	22,440.90	467.53	5,307.78	4,080.17	45,384.60	34,813.63	-	24,549.28
Net fee and commission income	91,764.79	2,030.97	C	14,905.91	92.68	2,101.94	1,029.78	14,896.49	29,801.23	-	14,567.72
Net trading (and investment) income	27,722.47	220.00	C	7,032.88	-7.23	351.37	152.41	3,514.97	11,629.95	-	2,053.84
Net gains or losses from hedge accounting	238.17	-71.06	C	426.80	C	C	-16.30	-66.24	-56.00	-	-73.55
Exchange differences, net	3,059.56	-7.45	C	363.19	27.32	C	-46.54	-1,038.79	2,655.93	-	-570.67
Net other operating income	18,321.48	260.83	C	3,104.09	C	684.95	235.88	0.50	10,279.86	-	4,835.49
Operating income <sup>3)</sup>	320,306.05	7,052.96	C	48,273.78	583.69	8,743.82	5,435.39	62,691.54	89,124.60	-	45,362.10
Administrative expenses and depreciation	-173,448.61	-4,227.29	C	-27,885.58	-289.58	-4,411.46	-1,939.30	-27,168.80	-59,208.42	-	-20,842.99
Net income before impairment, provisions and taxes	146,857.44	2,825.67	C	20,388.19	294.10	4,332.36	3,496.10	35,522.74	29,916.18	-	24,519.12
Impairment and provisions <sup>4)</sup>	-28,320.03	-176.69	C	-4,266.58	C	-447.27	-769.40	-12,286.85	-6,566.61	-	-1,731.56
Other	11,274.81	250.64	C	714.86	C	-33.30	75.14	3,456.95	4,446.82	-	1,571.94
Profit and loss before tax <sup>5)</sup>	129,812.22	2,899.61	C	16,836.47	289.14	3,851.79	2,801.84	26,692.83	27,796.38	-	24,359.49
Tax expenses or income	-32,918.47	-676.47	C	-4,934.73	-51.51	-686.76	-431.41	-7,514.74	-6,345.50	-	-6,132.56
Net profit/loss	96,893.75	2,223.14	C	11,901.75	237.64	3,165.04	2,370.43	19,178.10	21,450.88	-	18,226.93
Net interest income to operating income	55.95%	65.50%	C	46.49%	80.10%	60.70%	75.07%	72.39%	39.06%	-	54.12%
Net fee and commission income to operating income	28.65%	28.80%	C	30.88%	15.88%	24.04%	18.95%	23.76%	33.44%	-	32.11%
Net trading (and investment) income to operating income	8.65%	3.12%	C	14.57%	-1.24%	4.02%	2.80%	5.61%	13.05%	-	4.53%
Profit and loss (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>6)</sup>	Finland
Net interest income	C	840.10	597.29	C	C	16,775.99	8,457.92	3,308.89	832.99	-	5,120.20
Net fee and commission income	C	184.50	C	C	C	4,605.51	3,509.47	888.47	265.57	-	1,679.64
Net trading (and investment) income	C	13.24	6.79	C	C	2,347.46	-419.53	105.35	12.16	-	C
Net gains or losses from hedge accounting	C	C	C	C	C	66.03	C	-4.41	2.39	-	-9.17
Exchange differences, net	C	C	114.90	C	C	329.42	C	38.41	14.83	-	C
Net other operating income	C	C	C	C	C	509.73	-943.59	42.90	22.29	-	-41.94
Operating income <sup>3)</sup>	C	1,073.15	659.44	C	C	24,634.13	11,275.46	4,379.61	1,150.22	-	7,627.17
Administrative expenses and depreciation	C	-497.35	-279.71	C	C	-13,489.08	-6,411.84	-1,652.28	-610.82	-	-3,522.80
Net income before impairment, provisions and taxes	C	575.80	379.73	C	C	11,145.05	4,863.62	2,727.33	539.41	-	4,104.36
Impairment and provisions <sup>4)</sup>	C	C	C	C	C	-960.03	-794.57	-198.00	4.12	-	C
Other	C	C	C	C	C	246.67	216.06	85.69	6.10	-	C
Profit and loss before tax <sup>5)</sup>	C	603.41	358.36	C	C	10,431.69	4,285.12	2,615.02	549.63	-	4,242.47
Tax expenses or income	C	-125.01	-77.05	C	C	-2,851.12	-1,217.01	-693.02	-71.56	-	-884.97
Net profit/loss	C	478.40	281.31	C	C	7,580.56	3,068.11	1,922.00	478.07	-	3,357.51
Net interest income to operating income	C	78.28%	90.57%	C	C	68.10%	75.01%	75.55%	72.42%	-	67.13%
Net fee and commission income to operating income	C	17.19%	C	C	C	18.70%	31.12%	20.29%	23.09%	-	22.02%
Net trading (and investment) income to operating income	C	1.23%	1.03%	C	C	9.53%	-3.72%	2.41%	1.06%	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

### T02.01.3 Profit and loss figures<sup>1) 2)</sup> by classification (business model)

(EUR millions; percentages)

Profit and loss (Q2 2025)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>6)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
Net interest income	179,199.59	5,754.73	1,228.24	C	33,874.64	62,653.50	7,520.90	2,866.12	63,972.74	C
Net fee and commission income	91,764.79	1,237.45	2,808.73	C	12,546.51	38,357.51	2,958.78	756.06	32,352.71	C
Net trading (and investment) income	27,722.47	693.40	385.28	C	1,055.75	15,904.59	77.47	20.74	9,524.29	C
Net gains or losses from hedge accounting	238.17	59.54	C	-9.30	-10.06	212.68	-2.95	-2.76	-7.78	C
Exchange differences, net	3,059.56	28.29	C	-0.21	-241.10	2,531.16	51.26	100.99	266.37	C
Net other operating income	18,321.48	460.93	133.73	C	852.56	9,309.70	2,914.62	64.45	4,904.11	C
<b>Operating income<sup>3)</sup></b>	<b>320,306.05</b>	<b>8,234.33</b>	<b>4,801.67</b>	<b>C</b>	<b>48,078.30</b>	<b>128,969.14</b>	<b>13,520.08</b>	<b>3,805.59</b>	<b>111,012.44</b>	<b>C</b>
Administrative expenses and depreciation	-173,448.61	-4,633.21	-2,689.51	C	-23,852.60	-76,881.35	-7,596.29	-1,805.93	-55,028.78	C
<b>Net income before impairment, provisions and taxes</b>	<b>146,857.44</b>	<b>3,601.13</b>	<b>2,112.16</b>	<b>C</b>	<b>24,225.70</b>	<b>52,087.79</b>	<b>5,923.79</b>	<b>1,999.66</b>	<b>55,983.66</b>	<b>C</b>
Impairment and provisions <sup>4)</sup>	-28,320.03	-1,123.47	C	C	-3,205.39	-14,814.30	-1,585.79	-40.67	-7,611.87	C
Other	11,274.81	231.45	C	C	537.52	4,837.47	1,250.34	38.83	4,372.01	C
<b>Profit and loss before tax<sup>5)</sup></b>	<b>129,812.22</b>	<b>2,709.11</b>	<b>2,128.32</b>	<b>C</b>	<b>21,557.83</b>	<b>42,110.96</b>	<b>5,588.35</b>	<b>1,997.82</b>	<b>52,743.80</b>	<b>C</b>
Tax expenses or income	-32,918.47	-849.74	-537.42	C	-5,067.87	-10,448.73	-1,374.37	-346.75	-14,152.99	C
<b>Net profit/loss</b>	<b>96,893.75</b>	<b>1,859.38</b>	<b>1,590.90</b>	<b>C</b>	<b>16,489.97</b>	<b>31,662.22</b>	<b>4,213.98</b>	<b>1,651.07</b>	<b>38,590.81</b>	<b>C</b>
Net interest income to operating income	55.95%	69.89%	25.58%	63.42%	70.46%	48.58%	55.63%	75.31%	57.63%	C
Net fee and commission income to operating income	28.65%	15.03%	58.49%	3.69%	26.10%	29.74%	21.88%	19.87%	29.14%	C
Net trading (and investment) income to operating income	8.65%	8.42%	8.02%	2.01%	2.20%	12.33%	0.57%	0.54%	8.58%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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



### T02.01.3 Profit and loss figures<sup>1) 2)</sup> by classification (size)

(EUR millions; percentages)

Profit and loss (Q2 2025)	Total	Banks with total assets				G-SIBs <sup>6)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
Net interest income	179,199.59	3,150.61	19,735.59	21,558.71	72,101.19	62,653.50
Net fee and commission income	91,764.79	1,439.29	8,271.01	8,834.60	34,862.36	38,357.51
Net trading (and investment) income	27,722.47	27.86	743.94	2,146.46	8,899.61	15,904.59
Net gains or losses from hedge accounting	238.17	C	C	C	36.97	212.68
Exchange differences, net	3,059.56	200.31	522.29	-167.74	-26.46	2,531.16
Net other operating income	18,321.48	C	C	C	5,331.94	9,309.70
<b>Operating income<sup>3)</sup></b>	<b>320,306.05</b>	4,072.53	30,956.29	35,102.47	121,205.61	128,969.14
Administrative expenses and depreciation	-173,448.61	-1,967.24	-15,735.76	-17,659.34	-61,204.92	-76,881.35
<b>Net income before impairment, provisions and taxes</b>	<b>146,857.44</b>	2,105.30	15,220.53	17,443.13	60,000.69	52,087.79
Impairment and provisions <sup>4)</sup>	-28,320.03	-102.46	-2,603.29	-1,745.05	-9,054.92	-14,814.30
Other	11,274.81	7.34	584.71	624.89	5,220.40	4,837.47
<b>Profit and loss before tax<sup>5)</sup></b>	<b>129,812.22</b>	2,010.18	13,201.95	16,322.97	56,166.17	42,110.96
Tax expenses or income	-32,918.47	-352.82	-3,196.07	-3,496.44	-15,424.41	-10,448.73
<b>Net profit/loss</b>	<b>96,893.75</b>	<b>1,657.36</b>	<b>10,005.88</b>	<b>12,826.54</b>	<b>40,741.76</b>	<b>31,662.22</b>
Net interest income to operating income	55.95%	77.36%	63.75%	61.42%	59.49%	48.58%
Net fee and commission income to operating income	28.65%	35.34%	26.72%	25.17%	28.76%	29.74%
Net trading (and investment) income to operating income	8.65%	0.68%	2.40%	6.11%	7.34%	12.33%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Figures reported are year-to-date.

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

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

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

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

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

Indicator <sup>1) 2)</sup>	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
Net interest margin (NIM)	1.61%	1.58%	1.60%	1.53%	1.51%
Cost-to-income ratio (CIR)	54.24%	53.70%	54.89%	54.84%	54.15%
Cost of risk (CoR) <sup>3)</sup>	0.46%	0.46%	0.47%	0.55%	0.46%
Return on equity (RoE)	10.11%	10.09%	9.54%	9.85%	10.11%
Return on assets (RoA)	0.68%	0.69%	0.67%	0.69%	0.70%

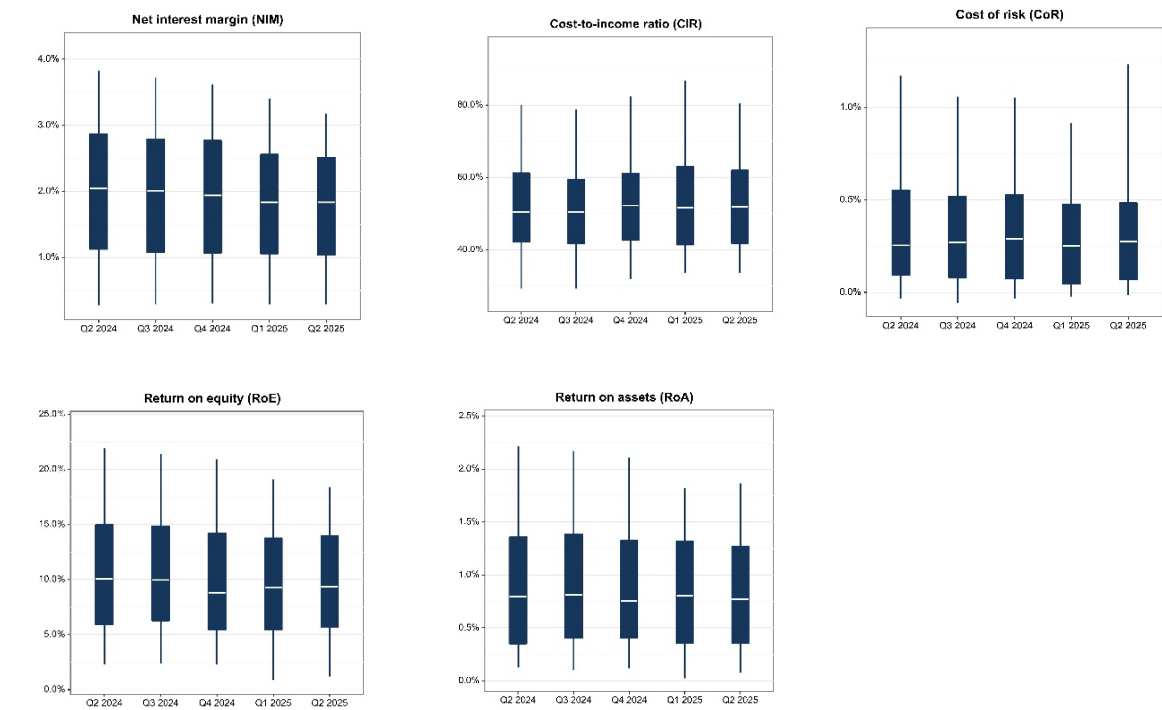
Source: ECB.

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

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

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

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



## T02.02.2 Key performance<sup>1) 2)</sup> indicators by country

(percentages)

Country (Q2 2025)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>	Return on equity (RoE)	Return on assets (RoA)
Belgium	1.39%	59.94%	0.14%	9.08%	0.64%
Bulgaria	C	C	C	C	C
Germany	1.04%	57.77%	0.57%	7.01%	0.44%
Estonia	2.78%	49.61%	-0.07%	13.58%	1.39%
Ireland	1.78%	50.45%	0.28%	9.39%	0.89%
Greece	2.84%	35.68%	0.59%	13.23%	1.42%
Spain	2.66%	43.34%	0.89%	14.98%	0.99%
France	0.89%	66.43%	0.46%	6.97%	0.45%
Croatia <sup>3)</sup>	-	-	-	-	-
Italy	2.14%	45.95%	0.29%	16.08%	1.40%
Cyprus	C	C	C	C	C
Latvia	2.93%	46.35%	0.12%	15.69%	1.64%
Lithuania	2.62%	42.42%	0.37%	17.44%	1.19%
Luxembourg	C	C	C	C	C
Malta	C	C	C	C	C
Netherlands	1.42%	54.76%	0.13%	10.42%	0.61%
Austria	2.37%	56.87%	0.53%	8.47%	0.81%
Portugal	2.75%	37.73%	0.10%	16.38%	1.50%
Slovenia	3.22%	53.10%	0.60%	14.56%	1.76%
Slovakia <sup>3)</sup>	-	-	-	-	-
Finland	1.48%	46.19%	0.09%	13.62%	0.90%

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<sup>1) 2)</sup> by classification (business model)

(percentages)

Category (Q2 2025)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>	Return on equity (RoE)	Return on Assets (RoA)
Corporate/wholesale lenders	1.01%	56.27%	0.35%	4.76%	0.31%
Custodian and asset managers	0.82%	56.01%	0.08%	10.86%	0.94%
Development/promotional lenders	0.48%	51.58%	C	3.69%	0.32%
Diversified lenders	2.34%	49.61%	0.37%	12.05%	1.06%
G-SIBs <sup>3)</sup>	1.28%	59.61%	0.56%	9.26%	0.53%
Retail and consumer credit lenders	1.34%	56.19%	1.01%	7.87%	0.66%
Small market lenders	3.07%	47.45%	0.31%	15.40%	1.71%
Universal and investment banks	1.63%	49.57%	0.34%	11.32%	0.84%
Not classified	C	C	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

### T02.02.3 Key performance indicators<sup>1) 2)</sup> by classification (size)

(percentages)

Category (Q2 2025)	Net interest margin (NIM)	Cost-to-income ratio (CIR)	Cost of risk (CoR) <sup>4)</sup>	Return on equity (RoE)	Return on assets (RoA)
Banks with total assets					
Less than €30 billion	2.94%	48.31%	0.42%	14.32%	1.49%
Between €30 billion and €100 billion	1.62%	50.83%	0.30%	8.98%	0.75%
Between €100 billion and €200 billion	1.71%	50.31%	0.28%	10.03%	0.88%
More than €200 billion	1.64%	50.50%	0.45%	11.14%	0.81%
G-SIBs <sup>3)</sup>	1.28%	59.61%	0.56%	9.26%	0.53%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

### T02.03.1 Composition of assets by reference period

(EUR billions; percentages)

Assets	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Cash, cash balances at central banks, other demand deposits</b>	3,119.21	3,067.20	2,913.85	2,957.69	2,780.47
<b>Loans and advances</b>	16,269.42	16,439.85	16,354.85	16,869.56	16,932.90
Central banks	238.57	240.12	200.49	216.95	227.33
General governments	906.60	906.13	920.55	935.65	949.09
Credit institutions	1,465.34	1,482.98	1,426.80	1,514.01	1,548.66
Other financial corporations	1,813.90	1,948.42	1,816.31	2,021.57	2,022.46
Non-financial corporations	5,677.33	5,626.91	5,713.41	5,813.96	5,819.70
Households	6,167.68	6,235.29	6,277.28	6,367.43	6,365.67
<b>Debt securities</b>	3,534.74	3,632.95	3,624.14	3,965.58	4,047.07
Central banks	66.42	56.73	60.75	65.78	58.27
<i>of which: at amortised cost</i>	18.83	14.86	16.13	18.38	18.06
General governments	2,364.09	2,424.05	2,415.06	2,675.82	2,745.29
<i>of which: at amortised cost</i>	1,107.71	1,119.20	1,171.63	1,251.61	1,287.14
Credit institutions	593.99	619.26	612.84	665.22	676.25
<i>of which: at amortised cost</i>	200.58	206.30	208.35	229.69	235.68
Other financial corporations	324.80	336.67	342.91	351.69	354.34
<i>of which: at amortised cost</i>	185.26	186.48	194.46	198.67	202.83
Non-financial corporations	185.43	196.25	192.58	207.06	212.91
<i>of which: at amortised cost</i>	84.46	86.85	88.04	92.30	96.42
<b>Equity instruments</b>	557.77	568.27	554.77	597.20	594.06
<b>Derivatives</b>	1,825.94	1,778.77	1,972.96	1,760.80	1,888.35
Trading	1,674.87	1,646.54	1,838.94	1,630.99	1,760.75
Derivatives – hedge accounting	151.07	132.23	134.02	129.81	127.60
<b>Investments in subsidiaries, joint-ventures and associates</b>	161.61	162.38	163.36	172.57	175.39
<b>Intangible assets and goodwill</b>	121.78	122.72	125.66	126.74	126.78
<b>Other assets <sup>1)</sup></b>	1,018.07	1,162.80	1,132.81	1,134.95	1,204.62
<b>Total assets</b>	<b>26,608.53</b>	<b>26,934.93</b>	<b>26,842.40</b>	<b>27,585.09</b>	<b>27,749.65</b>
Share of unencumbered assets <sup>2)</sup>	83.66%	83.93%	84.05%	83.67%	83.57%
Share of encumbered assets <sup>2)</sup>	16.34%	16.07%	15.95%	16.33%	16.43%

Source: ECB.

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

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

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

## T02.03.2 Composition of assets by country/1

(EUR billions; percentages)

Assets (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>2,780.47</b>	81.25	C	651.90	7.64	162.30	32.61	323.27	890.28	-	143.49
<b>Loans and advances</b>	<b>16,932.90</b>	469.39	C	2,936.03	23.27	315.36	180.60	2,511.49	5,750.67	-	1,536.38
Central banks	<b>227.33</b>	C	C	12.93	C	3.80	C	43.15	59.19	-	16.04
General governments	<b>949.09</b>	27.04	C	159.35	0.65	2.92	C	111.90	434.58	-	52.90
Credit institutions	<b>1,548.66</b>	19.00	C	547.65	C	66.48	7.14	167.30	491.06	-	80.92
Other financial corporations	<b>2,022.46</b>	C	C	528.18	0.45	54.71	27.59	195.30	750.62	-	170.91
Non-financial corporations	<b>5,819.70</b>	143.73	C	995.52	10.09	86.71	99.67	797.27	1,964.39	-	630.73
Households	<b>6,365.67</b>	230.53	C	692.40	12.07	100.74	45.64	1,196.58	2,050.83	-	584.88
<b>Debt securities</b>	<b>4,047.07</b>	116.23	C	726.64	2.84	118.51	76.47	599.95	1,157.53	-	627.51
Central banks	<b>58.27</b>	C	C	10.05	C	C	C	7.81	21.48	-	0.91
<i>of which: at amortised cost</i>	<b>18.06</b>	C	C	C	C	C	C	C	9.85	-	C
General governments	<b>2,745.29</b>	81.58	C	371.94	2.43	86.19	61.71	491.94	799.79	-	472.10
<i>of which: at amortised cost</i>	<b>1,287.14</b>	56.64	C	85.49	2.01	17.06	52.26	314.81	273.76	-	289.18
Credit institutions	<b>676.25</b>	20.52	C	204.68	C	22.89	8.71	36.33	151.27	-	74.75
<i>of which: at amortised cost</i>	<b>235.68</b>	11.60	C	48.79	C	C	8.04	19.37	51.77	-	34.88
Other financial corporations	<b>354.34</b>	6.55	C	92.09	C	6.47	C	33.75	109.69	-	60.29
<i>of which: at amortised cost</i>	<b>202.83</b>	4.57	C	49.07	C	4.47	2.35	17.11	54.07	-	44.59
Non-financial corporations	<b>212.91</b>	C	C	47.88	C	C	3.39	30.12	75.30	-	19.45
<i>of which: at amortised cost</i>	<b>96.42</b>	4.27	C	10.89	C	C	2.15	21.08	27.94	-	9.60
<b>Equity instruments</b>	<b>594.06</b>	2.32	C	66.07	0.01	0.90	1.57	36.32	386.69	-	42.96
<b>Derivatives</b>	<b>1,888.35</b>	10.83	C	729.94	0.09	78.07	4.26	124.78	746.85	-	79.43
Trading	<b>1,760.75</b>	8.26	C	722.28	C	74.47	C	109.96	683.06	-	67.36
Derivatives – hedge accounting	<b>127.60</b>	2.57	C	7.66	C	3.60	C	14.82	63.78	-	12.06
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>175.39</b>	4.83	C	24.03	0.02	1.74	2.67	17.92	74.63	-	29.83
<b>Intangible assets and goodwill</b>	<b>126.78</b>	2.74	C	13.04	0.08	2.72	1.94	28.33	49.27	-	18.03
<b>Other assets <sup>1)</sup></b>	<b>1,204.62</b>	6.72	C	208.24	0.17	30.04	32.70	222.98	549.90	-	121.43
<b>Total assets</b>	<b>27,749.65</b>	<b>694.32</b>	<b>C</b>	<b>5,355.88</b>	<b>34.12</b>	<b>709.63</b>	<b>332.83</b>	<b>3,865.04</b>	<b>9,605.81</b>	<b>-</b>	<b>2,599.06</b>
Share of unencumbered assets <sup>2)</sup>	<b>83.57%</b>	87.80%	C	77.65%	95.89%	89.18%	92.25%	85.57%	84.33%	-	80.42%
Share of encumbered assets <sup>2)</sup>	<b>16.43%</b>	12.20%	C	22.35%	4.11%	10.82%	7.75%	14.43%	15.67%	-	19.58%

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 (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Cash, cash balances at central banks, other demand deposits</b>	C	C	17.35	C	C	241.76	97.69	20.86	7.66	-	70.90
<b>Loans and advances</b>	C	39.77	21.82	C	C	1,885.82	484.17	136.08	31.78	-	523.90
Central banks	C	C	C	C	C	C	23.73	2.07	0.41	-	C
General governments	C	0.74	C	C	C	C	18.55	4.07	0.87	-	20.57
Credit institutions	C	6.74	6.66	C	C	120.90	15.63	2.84	0.67	-	7.21
Other financial corporations	C	C	0.25	C	C	197.00	23.66	3.44	0.56	-	C
Non-financial corporations	C	13.82	5.59	C	C	597.60	199.76	42.40	13.36	-	195.35
Households	C	17.77	7.37	C	C	829.78	202.83	81.27	15.91	-	249.48
<b>Debt securities</b>	C	4.75	6.71	C	C	234.76	138.35	84.81	13.30	-	95.97
Central banks	C	C	C	C	C	10.14	C	2.26	C	-	C
<i>of which: at amortised cost</i>	C	C	C	C	C	C	0.03	C	C	-	C
General governments	C	1.63	3.57	C	C	150.38	103.06	62.18	9.83	-	26.60
<i>of which: at amortised cost</i>	C	C	2.98	C	C	40.32	82.56	41.49	6.88	-	C
Credit institutions	C	C	C	C	C	49.88	25.96	5.53	2.80	-	54.83
<i>of which: at amortised cost</i>	C	C	C	C	C	14.69	17.99	2.77	2.08	-	C
Other financial corporations	C	C	C	C	C	19.14	5.20	3.28	0.42	-	8.56
<i>of which: at amortised cost</i>	C	C	C	C	C	13.36	4.40	2.01	0.31	-	C
Non-financial corporations	C	C	C	C	C	5.22	C	11.56	C	-	C
<i>of which: at amortised cost</i>	C	C	C	C	C	2.08	2.77	10.22	0.21	-	0.49
<b>Equity instruments</b>	C	0.00	C	C	C	C	5.25	1.73	0.31	-	C
<b>Derivatives</b>	C	C	0.05	C	C	76.08	8.86	1.60	0.12	-	C
Trading	C	0.04	C	C	C	64.46	5.84	0.64	0.02	-	C
Derivatives – hedge accounting	C	C	C	C	C	11.62	3.02	0.96	0.10	-	4.98
<b>Investments in subsidiaries, joint-ventures and associates</b>	C	C	C	C	C	3.97	10.63	1.13	0.03	-	3.59
<b>Intangible assets and goodwill</b>	C	0.01	0.05	C	C	2.37	3.02	0.59	0.17	-	C
<b>Other assets <sup>1)</sup></b>	C	0.35	C	C	C	C	11.60	9.46	0.98	-	5.18
<b>Total assets</b>	<b>C</b>	<b>58.32</b>	<b>47.32</b>	<b>C</b>	<b>C</b>	<b>2,475.30</b>	<b>759.56</b>	<b>256.27</b>	<b>54.35</b>	<b>-</b>	<b>746.84</b>
Share of unencumbered assets <sup>2)</sup>	C	C	C	C	C	90.05%	86.73%	96.42%	96.58%	-	68.60%
Share of encumbered assets <sup>2)</sup>	C	C	C	C	C	9.95%	13.27%	3.58%	3.42%	-	31.40%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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



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

(EUR billions; percentages)

Assets (Q2 2025)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>2,780.47</b>	157.55	77.96	C	316.79	1,107.92	69.52	35.60	957.86	C
<b>Loans and advances</b>	<b>16,932.90</b>	840.68	116.05	C	1,925.50	7,163.81	880.87	126.92	5,553.80	C
Central banks	227.33	0.07	0.02	C	27.28	119.38	C	0.44	80.13	C
General governments	949.09	93.08	C	161.90	46.86	362.72	99.08	2.54	178.49	C
Credit institutions	1,548.66	132.09	49.11	11.41	75.01	544.11	C	12.16	691.20	C
Other financial corporations	2,022.46	83.00	C	C	124.36	1,104.96	36.69	2.05	647.13	C
Non-financial corporations	5,819.70	470.81	18.34	C	754.01	2,287.87	181.95	48.14	1,918.28	C
Households	6,365.67	61.63	25.59	C	897.98	2,744.77	533.16	61.58	2,038.57	C
<b>Debt securities</b>	<b>4,047.07</b>	142.83	104.01	C	669.58	1,505.41	173.98	26.58	1,360.88	C
Central banks	58.27	C	C	C	2.34	35.89	C	C	19.42	C
of which: at amortised cost	18.06	C	C	C	C	15.62	C	C	1.98	C
General governments	2,745.29	C	61.37	33.41	498.27	1,072.43	128.21	19.15	880.23	C
of which: at amortised cost	1,287.14	9.41	45.97	C	383.99	361.17	109.14	13.32	338.84	C
Credit institutions	676.25	73.82	28.44	C	103.99	158.16	31.01	6.53	260.26	C
of which: at amortised cost	235.68	10.41	12.95	C	68.63	61.91	16.12	5.71	53.94	C
Other financial corporations	354.34	13.38	9.25	8.40	33.92	135.68	7.90	C	143.65	C
of which: at amortised cost	202.83	1.96	6.63	C	28.40	69.97	2.95	0.34	83.03	C
Non-financial corporations	212.91	5.23	C	3.90	31.06	103.23	C	0.41	57.32	C
of which: at amortised cost	96.42	1.62	C	1.66	23.54	42.29	3.95	0.36	19.32	C
<b>Equity instruments</b>	<b>594.06</b>	8.06	7.39	C	22.17	390.93	8.70	0.37	133.79	C
<b>Derivatives</b>	<b>1,888.35</b>	37.25	C	11.13	35.87	985.94	14.80	0.34	779.82	C
Trading	1,760.75	33.91	22.24	C	19.64	921.40	6.03	0.19	757.06	C
Derivatives – hedge accounting	127.60	3.35	C	C	16.24	64.54	8.77	0.16	22.76	C
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>175.39</b>	11.74	C	C	14.58	48.50	23.91	0.28	72.16	C
<b>Intangible assets and goodwill</b>	<b>126.78</b>	1.15	1.96	C	17.46	67.49	3.85	0.41	34.13	C
<b>Other assets <sup>1)</sup></b>	<b>1,204.62</b>	16.04	7.73	C	119.71	639.07	92.42	2.07	329.71	C
<b>Total assets</b>	<b>27,749.65</b>	<b>1,215.30</b>	<b>339.79</b>	<b>C</b>	<b>3,121.67</b>	<b>11,909.07</b>	<b>1,268.05</b>	<b>192.57</b>	<b>9,222.14</b>	<b>C</b>
Share of unencumbered assets <sup>2)</sup>	83.57%	67.10%	87.17%	74.98%	85.38%	85.19%	81.58%	97.87%	83.25%	C
Share of encumbered assets <sup>2)</sup>	16.43%	32.90%	12.83%	25.02%	14.62%	14.81%	18.42%	2.13%	16.75%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

### T02.03.3 Composition of assets by classification (size)

(EUR billions; percentages)

Assets (Q2 2025)	Total	Banks with total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Cash, cash balances at central banks, other demand deposits</b>	<b>2,780.47</b>	47.32	290.60	332.93	1,001.70	1,107.92
<b>Loans and advances</b>	<b>16,932.90</b>	127.58	1,664.78	1,647.88	6,328.85	7,163.81
Central banks	<b>227.33</b>	0.69	0.44	7.06	99.77	119.38
General governments	<b>949.09</b>	3.75	174.15	118.63	289.84	362.72
Credit institutions	<b>1,548.66</b>	12.03	129.10	135.56	727.86	544.11
Other financial corporations	<b>2,022.46</b>	2.73	134.63	186.38	593.76	1,104.96
Non-financial corporations	<b>5,819.70</b>	48.21	533.63	662.19	2,287.80	2,287.87
Households	<b>6,365.67</b>	60.16	692.84	538.07	2,329.83	2,744.77
<b>Debt securities</b>	<b>4,047.07</b>	41.34	484.16	546.72	1,469.45	1,505.41
Central banks	<b>58.27</b>	C	C	C	19.62	35.89
<i>of which: at amortised cost</i>	<b>18.06</b>	C	C	C	2.01	15.62
General governments	<b>2,745.29</b>	29.17	312.13	386.07	945.49	1,072.43
<i>of which: at amortised cost</i>	<b>1,287.14</b>	23.39	243.86	203.05	455.67	361.17
Credit institutions	<b>676.25</b>	8.43	110.58	95.51	303.57	158.16
<i>of which: at amortised cost</i>	<b>235.68</b>	7.55	65.20	33.47	67.55	61.91
Other financial corporations	<b>354.34</b>	2.91	38.75	32.90	144.10	135.68
<i>of which: at amortised cost</i>	<b>202.83</b>	2.77	28.17	22.99	78.93	69.97
Non-financial corporations	<b>212.91</b>	C	C	C	56.67	103.23
<i>of which: at amortised cost</i>	<b>96.42</b>	0.69	18.37	15.03	20.03	42.29
<b>Equity instruments</b>	<b>594.06</b>	0.47	27.47	47.41	127.78	390.93
<b>Derivatives</b>	<b>1,888.35</b>	0.61	78.93	202.41	620.46	985.94
Trading	<b>1,760.75</b>	0.18	54.88	189.67	594.63	921.40
Derivatives – hedge accounting	<b>127.60</b>	0.43	24.06	12.74	25.83	64.54
<b>Investments in subsidiaries, joint-ventures and associates</b>	<b>175.39</b>	0.24	18.59	20.55	87.51	48.50
<b>Intangible assets and goodwill</b>	<b>126.78</b>	0.51	9.03	10.67	39.09	67.49
<b>Other assets <sup>1)</sup></b>	<b>1,204.62</b>	4.58	90.33	117.25	353.40	639.07
<b>Total assets</b>	<b>27,749.65</b>	<b>222.64</b>	<b>2,663.88</b>	<b>2,925.83</b>	<b>10,028.24</b>	<b>11,909.07</b>
Share of unencumbered assets <sup>2)</sup>	<b>83.57%</b>	95.89%	81.70%	82.79%	82.10%	85.19%
Share of encumbered assets <sup>2)</sup>	<b>16.43%</b>	4.11%	18.30%	17.21%	17.90%	14.81%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

## T02.04.1 Composition of liabilities and equity by reference period

(EUR billions)

Liabilities and equity	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Deposits</b>	17,135.11	17,165.82	17,124.98	17,683.80	17,679.51
Central banks	365.08	356.08	280.39	334.40	339.38
General governments	737.17	770.40	666.67	783.14	814.97
Credit institutions	1,848.39	1,867.18	1,781.74	1,943.24	1,989.02
Other financial corporations	2,584.36	2,556.79	2,443.84	2,677.44	2,608.76
Non-financial corporations	4,049.79	4,030.49	4,235.37	4,131.52	4,081.37
Households	7,550.32	7,584.88	7,716.97	7,814.05	7,846.00
<b>Debt securities issued</b>	4,354.63	4,512.43	4,476.65	4,592.23	4,577.09
of which: subordinated	321.55	330.85	338.92	369.85	366.69
<b>Derivatives</b>	1,752.67	1,730.03	1,896.79	1,664.62	1,784.82
of which: trading	1,582.71	1,561.79	1,727.03	1,512.09	1,635.97
<b>Provisions <sup>1)</sup></b>	103.05	103.59	110.40	109.26	105.99
<b>Other liabilities <sup>2)</sup></b>	1,471.16	1,572.54	1,349.67	1,607.03	1,685.80
<b>Equity</b>	1,791.91	1,850.52	1,883.93	1,928.16	1,916.45
Paid-up capital	581.98	593.71	595.57	595.37	592.75
Reserves	1,076.90	1,080.71	1,068.95	1,229.81	1,175.34
Minority interests	51.11	54.36	55.13	56.24	54.61
Other comprehensive income	-93.15	-93.09	-88.97	-90.94	-98.94
Other <sup>3)</sup>	175.07	214.83	253.24	137.68	192.69
<b>Total liabilities and equity</b>	<b>26,608.53</b>	<b>26,934.93</b>	<b>26,842.40</b>	<b>27,585.09</b>	<b>27,749.65</b>

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 (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>4)</sup>	Italy
<b>Deposits</b>	<b>17,679.51</b>	522.45	C	3,067.83	26.96	430.10	266.56	2,738.51	5,789.26	-	1,827.79
Central banks	<b>339.38</b>	C	C	81.06	C	1.64	C	51.53	146.11	-	21.33
General governments	<b>814.97</b>	C	C	135.47	3.40	12.05	9.76	227.71	216.65	-	76.47
Credit institutions	<b>1,989.02</b>	43.15	C	705.31	C	56.72	12.41	204.66	598.30	-	189.59
Other financial corporations	<b>2,608.76</b>	62.81	C	706.13	2.15	86.48	C	233.33	1,037.90	-	186.31
Non-financial corporations	<b>4,081.37</b>	97.93	C	557.88	8.70	135.21	62.69	585.24	1,493.63	-	442.61
Households	<b>7,846.00</b>	291.55	C	881.97	10.93	138.00	170.29	1,436.04	2,296.67	-	911.48
<b>Debt securities issued</b>	<b>4,577.09</b>	102.29	C	816.21	3.16	32.22	19.30	499.67	1,748.00	-	342.61
of which: subordinated	<b>366.69</b>	7.72	C	56.75	0.36	23.43	5.42	70.84	108.88	-	31.18
<b>Derivatives</b>	<b>1,784.82</b>	11.85	C	675.33	0.08	71.68	3.45	103.55	741.13	-	76.28
of which: trading	<b>1,635.97</b>	8.09	C	667.76	0.08	68.80	2.85	93.89	644.58	-	69.15
<b>Provisions <sup>1)</sup></b>	<b>105.99</b>	0.74	C	26.17	0.04	1.34	1.20	18.87	28.44	-	17.24
<b>Other liabilities <sup>2)</sup></b>	<b>1,685.80</b>	8.00	C	430.67	0.38	106.87	6.48	248.33	683.87	-	108.43
<b>Equity</b>	<b>1,916.45</b>	48.99	C	339.68	3.50	67.43	35.84	256.10	615.12	-	226.72
Paid-up capital	<b>592.75</b>	13.78	C	130.82	0.32	15.91	17.04	103.08	152.69	-	85.00
Reserves	<b>1,175.34</b>	30.15	C	177.32	2.78	45.90	14.68	176.08	402.01	-	113.11
Minority interests	<b>54.61</b>	C	C	4.01	C	C	0.12	12.43	21.80	-	1.72
Other comprehensive income	<b>-98.94</b>	C	C	-6.72	C	C	-0.44	-56.62	-11.88	-	-6.35
Other <sup>3)</sup>	<b>192.69</b>	4.57	C	34.25	0.39	6.98	4.45	21.13	50.50	-	33.24
<b>Total liabilities and equity</b>	<b>27,749.65</b>	<b>694.32</b>	<b>C</b>	<b>5,355.88</b>	<b>34.12</b>	<b>709.63</b>	<b>332.83</b>	<b>3,865.04</b>	<b>9,605.81</b>	<b>-</b>	<b>2,599.06</b>

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 (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>4)</sup>	Finland
<b>Deposits</b>	C	51.04	41.34	C	C	1,645.10	537.19	209.49	43.75	-	358.31
Central banks	C	0.00	C	C	C	23.52	3.06	C	C	-	C
General governments	C	C	1.68	C	C	28.32	27.10	7.76	C	-	30.97
Credit institutions	C	C	C	C	C	71.70	62.59	C	1.06	-	C
Other financial corporations	C	1.63	0.93	C	C	205.91	33.80	6.00	1.42	-	21.65
Non-financial corporations	C	13.29	8.69	C	C	376.66	111.76	44.19	9.56	-	C
Households	C	29.63	29.06	C	C	938.98	298.90	148.52	30.94	-	C
<b>Debt securities issued</b>	C	C	C	C	C	578.56	123.80	12.69	2.98	-	283.02
of which: subordinated	C	C	C	C	C	33.18	10.65	2.03	2.98	-	C
<b>Derivatives</b>	C	0.06	C	C	C	64.13	8.11	0.62	0.03	-	C
of which: trading	C	0.06	C	C	C	52.07	5.59	0.40	0.02	-	21.93
<b>Provisions <sup>1)</sup></b>	C	C	0.01	C	C	2.76	4.71	3.19	0.16	-	C
<b>Other liabilities <sup>2)</sup></b>	C	0.81	C	C	C	39.19	13.34	6.82	0.86	-	28.12
<b>Equity</b>	C	6.10	3.23	C	C	145.56	72.42	23.47	6.57	-	49.32
Paid-up capital	C	C	1.55	C	C	35.45	12.45	8.56	1.49	-	7.43
Reserves	C	1.42	1.39	C	C	90.11	48.91	16.02	4.41	-	41.36
Minority interests	C	C	C	C	C	1.65	C	2.52	0.10	-	C
Other comprehensive income	C	C	C	C	C	-3.24	C	-4.79	0.01	-	C
Other <sup>3)</sup>	C	0.48	0.29	C	C	21.60	7.95	1.17	0.56	-	3.50
<b>Total liabilities and equity</b>	<b>C</b>	<b>58.32</b>	<b>47.32</b>	<b>C</b>	<b>C</b>	<b>2,475.30</b>	<b>759.56</b>	<b>256.27</b>	<b>54.35</b>	<b>-</b>	<b>746.84</b>

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 (Q2 2025)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>4)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Deposits</b>	<b>17,679.51</b>	769.38	241.41	C	2,380.89	7,367.29	926.69	160.81	5,772.27	C
Central banks	339.38	10.71	0.21	C	18.23	212.84	4.54	0.00	92.02	C
General governments	814.97	69.68	C	2.23	119.53	284.51	41.19	8.88	282.22	C
Credit institutions	1,989.02	230.97	C	16.74	142.43	704.35	55.00	8.72	784.03	C
Other financial corporations	2,608.76	164.12	118.61	C	167.29	1,306.42	50.86	6.07	783.78	C
Non-financial corporations	4,081.37	121.77	7.65	C	553.37	1,849.87	78.72	40.09	1,420.25	C
Households	7,846.00	172.13	61.44	C	1,380.05	3,009.29	696.37	97.06	2,409.98	C
<b>Debt securities issued</b>	<b>4,577.09</b>	315.62	C	346.54	327.37	1,958.83	149.36	7.17	1,439.73	C
of which: subordinated	366.69	12.79	C	C	61.83	140.56	12.42	3.72	132.31	C
<b>Derivatives</b>	<b>1,784.82</b>	34.65	C	17.50	26.33	945.85	10.51	0.25	726.70	C
of which: trading	1,635.97	30.68	22.86	C	16.79	854.32	5.57	0.22	703.74	C
<b>Provisions <sup>1)</sup></b>	<b>105.99</b>	8.47	1.54	C	18.19	36.87	6.77	0.34	33.70	C
<b>Other liabilities <sup>2)</sup></b>	<b>1,685.80</b>	9.11	12.05	C	95.17	916.63	67.61	2.56	567.65	C
<b>Equity</b>	<b>1,916.45</b>	78.07	29.30	C	273.72	683.61	107.12	21.44	682.10	C
Paid-up capital	592.75	32.23	4.44	C	77.67	199.68	36.56	7.39	210.97	C
Reserves	1,175.34	44.16	21.47	C	167.57	436.37	62.53	12.01	415.07	C
Minority interests	54.61	0.13	C	C	13.07	31.85	1.29	0.11	7.79	C
Other comprehensive income	-98.94	-2.66	C	-0.34	-10.88	-50.67	-1.80	0.06	-32.80	C
Other <sup>3)</sup>	192.69	4.20	3.23	C	26.30	66.37	8.55	1.88	81.07	C
<b>Total liabilities and equity</b>	<b>27,749.65</b>	<b>1,215.30</b>	<b>339.79</b>	<b>C</b>	<b>3,121.67</b>	<b>11,909.07</b>	<b>1,268.05</b>	<b>192.57</b>	<b>9,222.14</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR billions)

Liabilities and equity (Q2 2025)	Total	Banks with total assets				G-SIBs <sup>4)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Deposits</b>	<b>17,679.51</b>	183.94	1,792.74	1,772.48	6,563.05	7,367.29
Central banks	<b>339.38</b>	C	C	C	100.47	212.84
General governments	<b>814.97</b>	C	C	C	336.53	284.51
Credit institutions	<b>1,989.02</b>	7.86	186.83	202.42	887.57	704.35
Other financial corporations	<b>2,608.76</b>	7.25	293.92	261.14	740.03	1,306.42
Non-financial corporations	<b>4,081.37</b>	43.24	246.85	409.26	1,532.16	1,849.87
Households	<b>7,846.00</b>	117.40	971.11	781.89	2,966.31	3,009.29
<b>Debt securities issued</b>	<b>4,577.09</b>	9.99	478.35	463.97	1,665.95	1,958.83
of which: subordinated	<b>366.69</b>	4.94	32.81	50.64	137.73	140.56
<b>Derivatives</b>	<b>1,784.82</b>	0.26	73.48	192.77	572.46	945.85
of which: trading	<b>1,635.97</b>	0.21	55.47	176.71	549.26	854.32
<b>Provisions <sup>1)</sup></b>	<b>105.99</b>	0.52	15.13	12.77	40.70	36.87
<b>Other liabilities <sup>2)</sup></b>	<b>1,685.80</b>	4.78	81.26	228.19	454.95	916.63
<b>Equity</b>	<b>1,916.45</b>	23.15	222.91	255.65	731.13	683.61
Paid-up capital	<b>592.75</b>	5.95	70.76	92.61	223.75	199.68
Reserves	<b>1,175.34</b>	15.07	131.98	145.54	446.38	436.37
Minority interests	<b>54.61</b>	0.13	2.68	2.66	17.30	31.85
Other comprehensive income	<b>-98.94</b>	<b>-0.12</b>	0.23	<b>-6.66</b>	<b>-41.72</b>	<b>-50.67</b>
Other <sup>3)</sup>	<b>192.69</b>	2.13	17.27	21.50	85.42	66.37
<b>Total liabilities and equity</b>	<b>27,749.65</b>	<b>222.64</b>	<b>2,663.88</b>	<b>2,925.83</b>	<b>10,028.24</b>	<b>11,909.07</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

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

(EUR millions)

Exposure to General governments <sup>5)</sup>	Q4 2024	Q2 2025
<b>SSM</b>		
Belgium	155,573.72	180,831.14
Bulgaria	8,113.04	8,407.83
Germany	257,767.12	286,527.10
Estonia	2,010.64	2,459.44
Ireland	17,065.90	16,893.97
Greece	37,503.94	36,774.35
Spain	387,207.86	428,375.24
France	683,989.22	737,037.36
Croatia	12,123.12	13,181.14
Italy	402,707.74	457,789.70
Cyprus	3,928.43	4,008.09
Latvia	3,016.13	2,751.63
Lithuania	4,726.35	5,256.73
Luxembourg	25,747.66	32,132.53
Malta	3,510.13	3,633.04
Netherlands	117,864.97	134,482.07
Austria	58,954.01	74,870.77
Portugal	41,131.89	39,895.89
Slovenia	7,273.63	8,007.04
Slovakia	21,129.80	24,406.11
Finland	41,361.62	41,745.82
<b>Non-SSM EEA <sup>1)</sup></b>	187,908.37	178,951.37
<b>Non-EEA Europe <sup>2)</sup></b>	57,561.54	64,686.77
<b>RoW <sup>3)</sup></b>	510,453.15	458,936.50
<b>Total non-domestic unallocated exposure and international organisations <sup>4)</sup></b>	87,235.02	105,497.98
<b>Total exposure</b>	<b>3,135,865.00</b>	<b>3,347,539.62</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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



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

(EUR millions)

Exposure to General governments (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>5)</sup>	Italy
<b>SSM</b>											
Belgium	180,831.14	55,169.34	C	11,995.10	C	1,318.20	306.04	7,500.85	46,986.77	-	7,891.27
Bulgaria	8,407.83	C	C	C	C	C	C	C	C	-	C
Germany	286,527.10	820.80	C	177,568.68	C	1,825.75	3,212.18	C	43,602.34	-	26,451.52
Estonia	2,459.44	C	C	43.12	1,139.84	C	C	C	C	-	C
Ireland	16,893.97	663.46	C	904.65	C	8,931.47	C	92.17	1,504.44	-	1,855.65
Greece	36,774.35	C	C	128.62	C	C	36,412.99	C	16.14	-	C
Spain	428,375.24	3,402.27	C	10,587.42	C	2,264.75	4,970.97	307,287.96	25,688.02	-	52,056.39
France	737,037.36	6,565.74	C	19,921.56	C	5,437.40	1,793.25	15,950.40	624,016.00	-	37,706.61
Croatia	13,181.14	87.39	C	118.59	C	C	C	C	40.35	-	7,083.38
Italy	457,789.70	C	C	21,879.95	C	4,379.08	10,353.75	44,946.41	47,167.27	-	319,061.34
Cyprus	4,008.09	C	C	C	C	C	2,568.38	C	C	-	C
Latvia	2,751.63	C	C	233.99	C	C	53.13	C	48.91	-	87.38
Lithuania	5,256.73	C	C	8.51	996.28	C	C	C	C	-	C
Luxembourg	32,132.53	C	C	839.80	C	123.10	C	382.55	16,331.70	-	1,024.34
Malta	3,633.04	C	C	C	C	C	C	C	C	-	C
Netherlands	134,482.07	1,150.60	C	1,072.69	C	C	C	C	5,950.04	-	1,352.22
Austria	74,870.77	2,038.19	C	12,187.57	C	538.94	C	C	8,045.47	-	12,323.94
Portugal	39,895.89	C	C	1,211.23	C	192.00	527.54	13,117.03	6,037.23	-	3,725.31
Slovenia	8,007.04	882.80	C	604.00	C	39.01	C	C	661.29	-	1,429.69
Slovakia	24,406.11	C	C	1,005.01	C	C	C	C	736.12	-	5,365.45
Finland	41,745.82	788.76	C	2,278.26	C	913.63	C	C	5,211.97	-	924.90
<b>Non-SSM EEA <sup>1)</sup></b>	<b>178,951.37</b>	C	C	17,364.06	C	C	C	2,181.85	29,988.84	-	16,745.68
<b>Non-EEA Europe <sup>2)</sup></b>	<b>64,686.77</b>	C	C	C	C	2,290.07	382.76	7,965.21	18,952.29	-	7,326.11
<b>RoW <sup>3)</sup></b>	<b>458,936.50</b>	6,358.84	C	51,071.48	C	8,766.42	C	108,650.07	196,832.58	-	36,967.71
<b>Total non-domestic unallocated exposure and international organisations <sup>4)</sup></b>	<b>105,497.98</b>	3,996.61	C	18,878.48	C	4,292.92	491.97	1,053.97	28,648.14	-	29,605.55
<b>Total exposure</b>	<b>3,347,539.62</b>	<b>118,166.48</b>	<b>C</b>	<b>369,888.56</b>	<b>3,148.27</b>	<b>54,442.50</b>	<b>65,708.53</b>	<b>511,799.62</b>	<b>1,107,638.45</b>	<b>-</b>	<b>572,739.73</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>5)</sup>	Finland
<b>SSM</b>											
Belgium	C	C	C	C	C	34,820.39	5,775.37	4,843.19	900.81	-	C
Bulgaria	C	C	C	C	C	C	238.11	C	261.48	-	C
Germany	C	C	C	C	C	18,902.14	3,046.79	C	408.33	-	C
Estonia	C	639.58	C	C	C	C	78.07	C	35.69	-	C
Ireland	C	C	C	C	C	595.60	284.28	1,774.13	118.04	-	C
Greece	C	C	C	C	C	C	C	C	C	-	C
Spain	C	C	C	C	C	C	1,837.95	10,163.34	433.76	-	C
France	C	C	C	C	C	11,620.55	3,998.51	5,654.99	678.23	-	C
Croatia	C	C	C	C	C	C	5,510.12	C	C	-	C
Italy	C	C	C	C	C	2,706.15	1,039.30	4,239.68	176.99	-	C
Cyprus	C	C	C	C	C	C	C	C	C	-	C
Latvia	C	754.10	C	C	C	C	259.10	C	86.94	-	C
Lithuania	C	829.70	1,891.89	C	C	C	302.86	C	94.50	-	C
Luxembourg	C	C	C	C	C	8,990.48	268.42	C	C	-	C
Malta	C	C	C	C	C	C	C	C	C	-	C
Netherlands	C	C	C	C	C	120,719.31	C	2,178.58	202.01	-	C
Austria	C	C	C	C	C	6,711.50	29,662.50	1,103.96	329.78	-	C
Portugal	C	C	C	C	C	C	209.35	14,232.64	113.20	-	C
Slovenia	C	C	C	C	C	C	1,346.80	C	2,706.99	-	C
Slovakia	C	C	C	C	C	C	10,539.75	C	380.45	-	C
Finland	C	C	C	C	C	5,320.21	721.20	C	C	-	24,710.82
<b>Non-SSM EEA <sup>1)</sup></b>	C	C	C	C	C	C	50,047.37	C	932.11	-	C
<b>Non-EEA Europe <sup>2)</sup></b>	C	C	C	C	C	708.89	3,774.65	C	2,326.08	-	C
<b>RoW <sup>3)</sup></b>	C	C	C	C	C	38,678.29	3,899.28	3,248.04	C	-	C
<b>Total non-domestic unallocated exposure and international organisations <sup>4)</sup></b>	C	C	C	C	C	C	3,936.18	C	C	-	1,407.51
<b>Total exposure</b>	<b>C</b>	<b>2,331.06</b>	<b>6,462.52</b>	<b>C</b>	<b>C</b>	<b>277,826.16</b>	<b>127,426.92</b>	<b>67,191.08</b>	<b>11,094.95</b>	<b>-</b>	<b>29,868.36</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2025)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lender	Diversified lenders	G-SIBs <sup>5)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>SSM</b>										
Belgium	180,831.14	2,684.08	2,001.12	C	15,100.96	74,320.77	8,598.03	1,072.63	75,212.73	C
Bulgaria	8,407.83	C	C	C	C	99.67	C	504.69	6,897.73	C
Germany	286,527.10	99,433.52	5,658.07	C	29,643.89	51,419.93	9,903.72	467.87	86,352.83	C
Estonia	2,459.44	40.82	C	C	178.95	C	C	1,820.30	314.46	C
Ireland	16,893.97	233.80	C	C	11,250.19	1,943.37	592.22	118.04	1,860.98	C
Greece	36,774.35	C	C	C	36,433.05	59.34	C	C	270.88	C
Spain	428,375.24	1,860.19	C	515.97	74,893.25	82,662.52	79,865.45	474.68	182,657.88	C
France	737,037.36	3,645.09	3,969.81	74,884.71	38,281.56	416,238.98	C	778.17	83,841.95	C
Croatia	13,181.14	163.53	C	C	5,213.18	40.65	C	567.35	7,167.22	C
Italy	457,789.70	1,984.67	21,740.49	C	161,176.30	57,194.45	24,626.64	290.77	187,463.43	C
Cyprus	4,008.09	C	C	C	3,978.04	C	C	C	C	C
Latvia	2,751.63	93.74	C	C	532.67	103.92	C	1,512.30	455.51	C
Lithuania	5,256.73	C	C	C	602.18	39.94	C	3,720.10	712.64	C
Luxembourg	32,132.53	441.00	C	C	4,689.60	16,004.54	344.59	C	5,251.14	C
Malta	3,633.04	C	C	C	C	C	C	C	C	C
Netherlands	134,482.07	112.12	C	C	3,049.60	9,631.19	14,840.66	217.77	12,537.33	C
Austria	74,870.77	8,613.92	1,590.42	C	30,018.68	12,453.99	995.35	437.13	19,445.17	C
Portugal	39,895.89	383.21	C	C	18,426.10	11,094.22	2,478.16	119.32	7,036.24	C
Slovenia	8,007.04	362.67	C	C	1,559.32	C	169.44	2,753.77	2,407.81	C
Slovakia	24,406.11	572.40	C	C	11,106.53	835.46	208.99	437.97	11,053.49	C
Finland	41,745.82	975.03	387.65	C	1,638.78	6,539.62	695.51	316.10	10,565.15	C
<b>Non-SSM EEA <sup>1)</sup></b>	<b>178,951.37</b>	<b>706.14</b>	<b>C</b>	<b>251.51</b>	<b>60,541.53</b>	<b>45,736.22</b>	<b>626.34</b>	<b>1,261.57</b>	<b>68,966.73</b>	<b>C</b>
<b>Non-EEA Europe <sup>2)</sup></b>	<b>64,686.77</b>	<b>530.89</b>	<b>C</b>	<b>C</b>	<b>6,426.99</b>	<b>39,870.20</b>	<b>367.68</b>	<b>2,606.61</b>	<b>13,578.84</b>	<b>C</b>
<b>RoW <sup>3)</sup></b>	<b>458,936.50</b>	<b>10,924.06</b>	<b>3,343.51</b>	<b>C</b>	<b>18,103.47</b>	<b>291,604.08</b>	<b>1,925.36</b>	<b>306.83</b>	<b>131,038.09</b>	<b>C</b>
<b>Total non-domestic unallocated exposure and international organisations <sup>4)</sup></b>	<b>105,497.98</b>	<b>8,026.76</b>	<b>9,974.22</b>	<b>C</b>	<b>21,412.79</b>	<b>27,099.73</b>	<b>3,154.35</b>	<b>C</b>	<b>34,622.98</b>	<b>C</b>
<b>Total exposure</b>	<b>3,347,539.62</b>	<b>142,058.47</b>	<b>57,838.69</b>	<b>C</b>	<b>557,468.45</b>	<b>1,145,737.70</b>	<b>263,671.00</b>	<b>20,105.35</b>	<b>950,776.01</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) European countries not in the EEA.

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

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

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

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

(EUR millions)

Exposure to General governments (Q2 2025)	Total	Banks with total assets				G-SIBs <sup>5)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
SSM						
Belgium	180,831.14	2,048.55	13,711.94	37,325.74	53,424.16	74,320.77
Bulgaria	8,407.83	522.81	70.39	898.09	6,816.87	99.67
Germany	286,527.10	3,277.04	36,451.89	64,811.19	130,567.05	51,419.93
Estonia	2,459.44	1,356.51	C	68.76	312.95	C
Ireland	16,893.97	223.30	2,365.85	10,460.80	1,900.65	1,943.37
Greece	36,774.35	13.04	26,923.11	C	C	59.34
Spain	428,375.24	995.64	94,405.25	34,333.93	215,977.90	82,662.52
France	737,037.36	2,438.52	73,684.72	52,430.87	192,244.27	416,238.98
Croatia	13,181.14	644.32	174.69	44.31	12,277.16	40.65
Italy	457,789.70	590.93	102,460.55	114,697.81	182,845.96	57,194.45
Cyprus	4,008.09	C	677.42	C	C	C
Latvia	2,751.63	1,359.51	550.56	189.07	548.56	103.92
Lithuania	5,256.73	3,730.28	487.85	119.02	879.64	39.94
Luxembourg	32,132.53	C	4,138.80	C	5,593.85	16,004.54
Malta	3,633.04	C	C	C	1,280.56	C
Netherlands	134,482.07	C	72,925.82	C	13,960.17	9,631.19
Austria	74,870.77	742.24	13,828.49	4,985.79	42,860.27	12,453.99
Portugal	39,895.89	186.52	4,961.28	14,426.77	9,227.10	11,094.22
Slovenia	8,007.04	2,852.74	793.54	C	3,473.31	C
Slovakia	24,406.11	608.73	1,119.77	318.83	21,523.32	835.46
Finland	41,745.82	C	C	6,515.06	6,170.93	6,539.62
Non-SSM EEA <sup>1)</sup>	178,951.37	1,465.55	3,010.34	23,197.83	105,541.43	45,736.22
Non-EEA Europe <sup>2)</sup>	64,686.77	2,626.67	3,649.19	1,669.12	16,871.60	39,870.20
RoW <sup>3)</sup>	458,936.50	1,012.65	9,974.70	22,726.39	133,618.67	291,604.08
Total non-domestic unallocated exposure and international organisations <sup>4)</sup>	105,497.98	797.04	23,864.63	15,136.22	38,600.37	27,099.73
Total exposure	3,347,539.62	32,345.16	512,808.11	459,862.08	1,196,786.57	1,145,737.70

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 a total and domestic level only. For such instances, the difference between the total and domestic exposures is presented in the row "Total non-domestic unallocated exposure and international organisations".

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

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

(EUR billions; percentages)

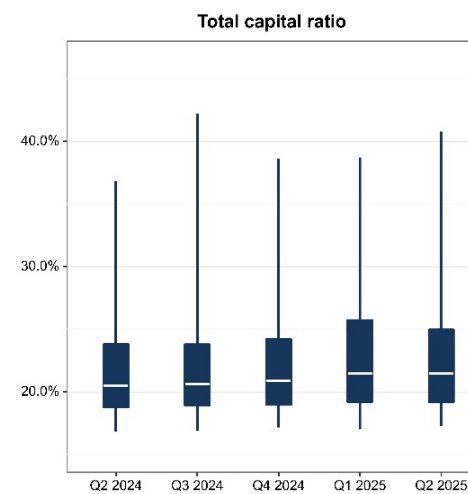
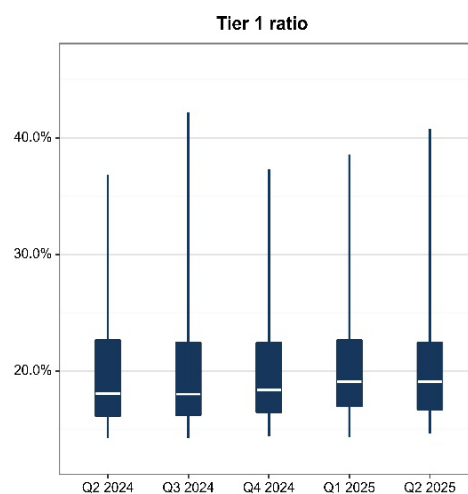
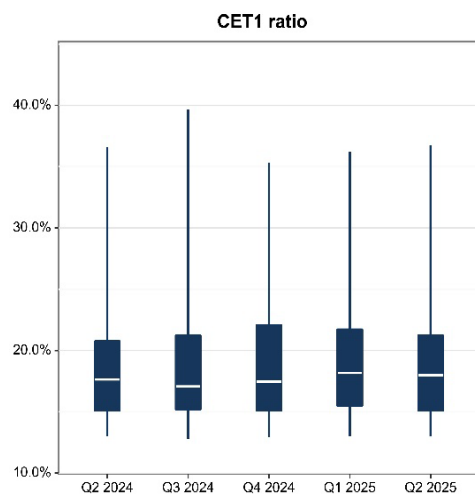
Indicator	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
CET1 amount <sup>1) 2)</sup>	1,417.31	1,434.84	1,472.04	1,490.78	1,500.65
Tier 1 amount <sup>2)</sup>	1,543.03	1,564.63	1,608.08	1,628.44	1,638.45
Total capital amount <sup>2)</sup>	1,784.14	1,807.60	1,853.63	1,884.42	1,884.51
Total risk exposure amount	8,964.70	9,119.66	9,219.16	9,289.10	9,311.26
CET1 ratio <sup>1) 2)</sup>	15.81%	15.73%	15.97%	16.05%	16.12%
Tier 1 ratio <sup>2)</sup>	17.21%	17.16%	17.44%	17.53%	17.60%
<b>Total capital ratio <sup>2)</sup></b>	<b>19.90%</b>	<b>19.82%</b>	<b>20.11%</b>	<b>20.29%</b>	<b>20.24%</b>

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 (Q2 2025)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	222.33	48.13	21.65%	43.28	19.47%	39.67	17.84%
Bulgaria	C	C	C	C	C	C	C
Germany	1,569.83	350.29	22.31%	294.82	18.78%	270.88	17.26%
Estonia	14.29	3.54	24.76%	3.24	22.70%	3.03	21.17%
Ireland	278.02	61.22	22.02%	55.10	19.82%	51.23	18.42%
Greece	156.52	32.32	20.65%	27.38	17.49%	25.18	16.09%
Spain	1,521.84	265.56	17.45%	225.19	14.80%	200.61	13.18%
France	3,010.02	589.81	19.59%	518.50	17.23%	481.67	16.00%
Croatia <sup>1)</sup>	-	-	-	-	-	-	-
Italy	976.59	198.08	20.28%	173.72	17.79%	157.99	16.18%
Cyprus	C	C	C	C	C	C	C
Latvia	23.16	5.92	25.54%	5.49	23.71%	5.49	23.71%
Lithuania	12.42	2.98	24.03%	2.91	23.40%	2.86	23.00%
Luxembourg	C	C	C	C	C	C	C
Malta	C	C	C	C	C	C	C
Netherlands	747.91	159.14	21.28%	138.97	18.58%	122.44	16.37%
Austria	338.49	74.98	22.15%	65.69	19.41%	59.61	17.61%
Portugal	109.42	22.20	20.29%	20.35	18.60%	19.77	18.07%
Slovenia	32.94	6.15	18.66%	5.51	16.74%	5.43	16.48%
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-
Finland	237.73	49.22	20.70%	44.65	18.78%	41.68	17.53%
<b>Total</b>	<b>9,311.26</b>	<b>1,884.51</b>	<b>20.24%</b>	<b>1,638.45</b>	<b>17.60%</b>	<b>1,500.65</b>	<b>16.12%</b>

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 (Q2 2025)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	359.95	80.50	22.36%	68.50	19.03%	65.46	18.19%
Custodian and asset managers	83.62	26.04	31.14%	25.33	30.29%	23.63	28.26%
Development/promotional lenders	C	C	29.10%	C	29.10%	C	28.55%
Diversified lenders	1,225.42	262.17	21.39%	231.80	18.92%	213.01	17.38%
G-SIBs <sup>1)</sup>	3,580.11	665.16	18.58%	574.15	16.04%	512.94	14.33%
Retail and consumer credit lenders	543.55	106.19	19.54%	95.36	17.54%	91.80	16.89%
Small market lenders	92.95	20.55	22.11%	18.89	20.32%	18.54	19.94%
Universal and investment banks	3,305.64	688.87	20.84%	589.40	17.83%	540.89	16.36%
Not classified	C	C	C	C	C	C	C
<b>Total</b>	<b>9,311.26</b>	<b>1,884.51</b>	<b>20.24%</b>	<b>1,638.45</b>	<b>17.60%</b>	<b>1,500.65</b>	<b>16.12%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.

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

(EUR billions; percentages)

Category (Q2 2025)	Total risk exposure amount	Total capital <sup>2)</sup>		Tier 1 <sup>2)</sup>		CET1 <sup>2) 3)</sup>	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	98.18	22.42	22.84%	20.30	20.67%	19.68	20.05%
Between €30 billion and €100 billion	930.78	211.75	22.75%	191.19	20.54%	182.12	19.57%
Between €100 billion and €200 billion	1,109.15	238.84	21.53%	216.35	19.51%	205.49	18.53%
More than €200 billion	3,593.06	746.34	20.77%	636.47	17.71%	580.42	16.15%
G-SIBs <sup>1)</sup>	3,580.11	665.16	18.58%	574.15	16.04%	512.94	14.33%
<b>Total</b>	<b>9,311.26</b>	<b>1,884.51</b>	<b>20.24%</b>	<b>1,638.45</b>	<b>17.60%</b>	<b>1,500.65</b>	<b>16.12%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

3) CET1 stands for Common Equity Tier 1.



### T03.02.1 CET1 ratio<sup>1)</sup> band by reference period

(number of institutions)

Indicator	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
CET1 ratio ≤ 10%	-	-	-	-	-
10% < CET1 ratio ≤ 20%	78	75	73	73	74
CET1 ratio > 20%	32	34	36	40	39
<b>Total</b>	<b>110</b>	<b>109</b>	<b>109</b>	<b>113</b>	<b>113</b>

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<sup>2)</sup> band by country

(number of institutions)

Country (Q2 2025)	CET1 ratio ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Belgium	-	2	3
Bulgaria	-	-	1
Germany	-	16	11
Estonia	-	1	2
Ireland	-	4	1
Greece	-	4	-
Spain	-	10	-
France	-	9	3
Croatia <sup>1)</sup>	-	-	-
Italy	-	8	4
Cyprus	-	-	1
Latvia	-	1	2
Lithuania	-	2	1
Luxembourg	-	1	1
Malta	-	1	1
Netherlands	-	4	3
Austria	-	5	2
Portugal	-	2	1
Slovenia	-	3	-
Slovakia <sup>1)</sup>	-	-	-
Finland	-	1	2
<b>Total</b>	<b>-</b>	<b>74</b>	<b>39</b>

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<sup>2)</sup> band by classification (size)

(number of institutions)

Category (Q2 2025)	CET1 ratio ≤ 10%	10% < CET1 ratio ≤ 20%	CET1 ratio > 20%
Banks with total assets			
Less than €30 billion	-	8	9
Between €30 billion and €100 billion	-	25	22
Between €100 billion and €200 billion	-	15	6
More than €200 billion	-	19	2
G-SIBs <sup>1)</sup>	-	7	-
<b>Total</b>	<b>-</b>	<b>74</b>	<b>39</b>

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	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Exposure values</b>	26,918.39	27,273.03	27,210.97	27,970.08	27,964.14
Other on-balance sheet items	22,342.91	22,566.69	22,611.26	23,169.65	23,184.87
Derivatives	985.99	987.92	1,072.47	1,044.89	1,023.88
Securities financing transactions	2,085.24	2,195.54	1,972.71	2,239.69	2,296.38
Regular-way purchases and sales awaiting settlement	81.58	79.77	44.55	104.34	95.72
Cash pooling arrangements	21.59	22.78	22.78	23.92	25.87
Off-balance sheet items	2,078.70	2,107.74	2,183.18	2,091.85	2,046.45
Deductions of exposures promoting public policy objectives	-677.62	-687.41	-695.97	-704.25	-709.04
<b>Fully phased-in definition</b>					
<b>Tier 1 capital</b>	1,538.80	1,559.70	1,602.89	1,625.43	1,636.67
<b>Total exposure</b>	26,733.59	27,085.34	27,020.31	27,782.93	27,772.99
Exposure values	26,918.39	27,273.03	27,210.97	27,970.08	27,964.14
Asset amount deducted from Tier 1 capital	-184.80	-187.69	-190.66	-187.16	-191.15
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.76%</b>	<b>5.76%</b>	<b>5.93%</b>	<b>5.85%</b>	<b>5.89%</b>
<b>Transitional definition</b>					
<b>Tier 1 capital</b>	1,543.03	1,564.63	1,608.08	1,628.44	1,638.45
<b>Total exposure</b>	26,736.31	27,089.11	27,024.42	27,785.02	27,775.14
Exposure values	26,918.39	27,273.03	27,210.97	27,970.08	27,964.14
Asset amount deducted from Tier 1 capital <sup>1)</sup>	-182.08	-183.92	-186.55	-185.06	-188.99
<b>Leverage ratio (transitional definition)</b>	<b>5.77%</b>	<b>5.78%</b>	<b>5.95%</b>	<b>5.86%</b>	<b>5.90%</b>

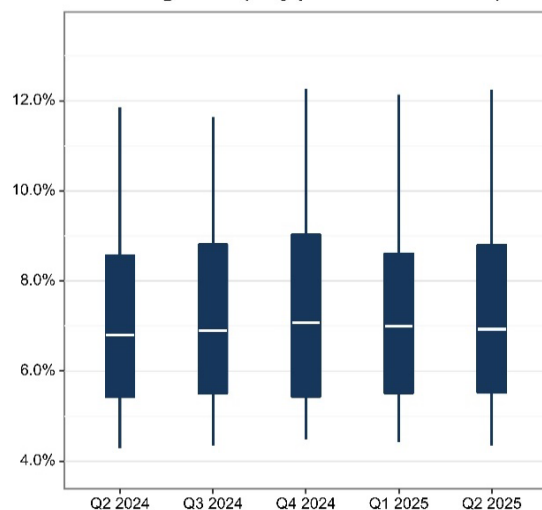
Source: ECB.

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.

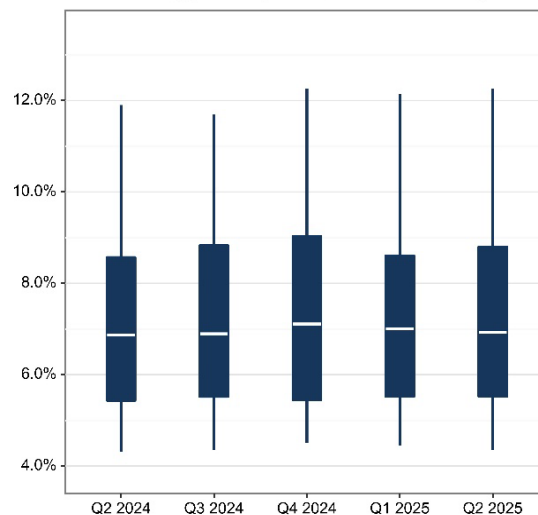
C: the value is suppressed for confidentiality reasons.

1) Up to and including Q4 2024, this item also included amounts added back to the leverage ratio exposure measure in accordance with the transitional arrangements laid down in Article 473a(7) of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

Leverage ratio (fully phased-in definition)



Leverage ratio (transitional definition)



### T03.03.2 Leverage ratios by country/1

(EUR billions; percentages)

Leverage ratio and its components (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>2)</sup>	Italy
<b>Exposure values</b>	<b>27,964.14</b>	746.67	C	5,026.33	35.88	729.91	351.15	4,066.65	9,569.44	-	2,807.44
Other on-balance sheet items	<b>23,184.87</b>	635.44	C	3,843.95	33.99	523.65	324.54	3,483.20	7,851.62	-	2,378.35
Derivatives	<b>1,023.88</b>	5.73	C	328.46	0.15	29.92	3.94	99.49	399.97	-	55.78
Securities financing transactions	<b>2,296.38</b>	54.42	C	529.18	C	64.06	6.06	204.64	976.71	-	146.09
Regular-way purchases and sales awaiting settlement	<b>95.72</b>	0.51	C	-5.16	C	C	C	C	C	-	7.46
Cash pooling arrangements	<b>25.87</b>	C	C	7.58	C	0.92	C	C	C	-	C
Off-balance sheet items	<b>2,046.45</b>	46.25	C	391.10	1.67	78.96	16.50	250.38	761.04	-	217.17
Deductions of exposures promoting public policy objectives	<b>-709.04</b>	C	C	-68.77	C	C	C	C	-444.07	-	C
<b>Fully phased-in definition</b>											
<b>Tier 1 capital</b>	<b>1,636.67</b>	43.28	C	294.01	3.24	55.10	27.38	225.19	518.02	-	173.21
<b>Total exposure</b>	<b>27,772.99</b>	743.19	C	5,001.66	35.80	723.92	345.73	4,029.60	9,500.14	-	2,781.56
Exposure values	<b>27,964.14</b>	746.67	C	5,026.33	35.88	729.91	351.15	4,066.65	9,569.44	-	2,807.44
Asset amount deducted from Tier 1 capital	<b>-191.15</b>	-3.48	C	-24.67	-0.08	-6.00	-5.43	-37.05	-69.29	-	-25.89
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.89%</b>	<b>5.82%</b>	<b>C</b>	<b>5.88%</b>	<b>9.06%</b>	<b>7.61%</b>	<b>7.92%</b>	<b>5.59%</b>	<b>5.45%</b>	<b>-</b>	<b>6.23%</b>
<b>Transitional definition</b>											
<b>Tier 1 capital</b>	<b>1,638.45</b>	43.28	C	294.82	3.24	55.10	27.38	225.19	518.50	-	173.72
<b>Total exposure</b>	<b>27,775.14</b>	743.19	C	5,002.79	35.80	723.92	345.73	4,029.60	9,500.62	-	2,782.11
Exposure values	<b>27,964.14</b>	746.67	C	5,026.33	35.88	729.91	351.15	4,066.65	9,569.44	-	2,807.44
Asset amount deducted from Tier 1 capital <sup>1)</sup>	<b>-188.99</b>	-3.48	C	-23.55	-0.08	-6.00	-5.43	-37.05	-68.82	-	-25.33
<b>Leverage ratio (transitional definition)</b>	<b>5.90%</b>	<b>5.82%</b>	<b>C</b>	<b>5.89%</b>	<b>9.06%</b>	<b>7.61%</b>	<b>7.92%</b>	<b>5.59%</b>	<b>5.46%</b>	<b>-</b>	<b>6.24%</b>

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) Up to and including Q4 2024, this item also included amounts added back to the leverage ratio exposure measure in accordance with the transitional arrangements laid down in Article 473a(7) of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

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

### T03.03.2 Leverage ratios by country/2

(EUR billions; percentages)

Leverage ratio and its components (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>2)</sup>	Finland
<b>Exposure values</b>	C	60.79	47.75	C	C	2,493.79	805.17	270.55	57.67	-	732.95
Other on-balance sheet items	C	58.15	42.37	C	C	2,174.03	706.51	253.34	53.96	-	675.55
Derivatives	C	C	0.15	C	C	74.67	6.90	1.88	0.16	-	15.11
Securities financing transactions	C	C	C	C	C	219.12	48.16	2.14	C	-	C
Regular-way purchases and sales awaiting settlement	C	C	C	C	C	C	C	C	C	-	C
Cash pooling arrangements	C	C	C	C	C	C	0.13	C	C	-	C
Off-balance sheet items	C	2.27	1.58	C	C	169.60	43.44	13.20	3.30	-	41.67
Deductions of exposures promoting public policy objectives	C	C	C	C	C	-156.02	C	C	C	-	C
<b>Fully phased-in definition</b>											
<b>Tier 1 capital</b>	C	5.49	2.91	C	C	138.97	65.69	20.35	5.51	-	44.65
<b>Total exposure</b>	C	60.66	47.69	C	C	2,485.06	802.05	269.49	57.41	-	728.10
Exposure values	C	60.79	47.75	C	C	2,493.79	805.17	270.55	57.67	-	732.95
Asset amount deducted from Tier 1 capital	C	-0.12	-0.06	C	C	-8.73	-3.12	-1.06	-0.26	-	-4.86
<b>Leverage ratio (fully phased-in definition)</b>	<b>C</b>	<b>9.05%</b>	<b>6.09%</b>	<b>C</b>	<b>C</b>	<b>5.59%</b>	<b>8.19%</b>	<b>7.55%</b>	<b>9.60%</b>	<b>-</b>	<b>6.13%</b>
<b>Transitional definition</b>											
<b>Tier 1 capital</b>	C	5.49	2.91	C	C	138.97	65.69	20.35	5.51	-	44.65
<b>Total exposure</b>	C	60.66	47.69	C	C	2,485.06	802.05	269.49	57.41	-	728.10
Exposure values	C	60.79	47.75	C	C	2,493.79	805.17	270.55	57.67	-	732.95
Asset amount deducted from Tier 1 capital <sup>1)</sup>	C	-0.12	-0.06	C	C	-8.73	-3.12	-1.06	-0.26	-	-4.86
<b>Leverage ratio (transitional definition)</b>	<b>C</b>	<b>9.05%</b>	<b>6.09%</b>	<b>C</b>	<b>C</b>	<b>5.59%</b>	<b>8.19%</b>	<b>7.55%</b>	<b>9.60%</b>	<b>-</b>	<b>6.13%</b>

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) Up to and including Q4 2024, this item also included amounts added back to the leverage ratio exposure measure in accordance with the transitional arrangements laid down in Article 473a(7) of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

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

### T03.03.3 Leverage ratios by classification (business model)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2025)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>2)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Exposure values</b>	<b>27,964.14</b>	1,176.65	344.57	C	3,277.40	12,068.00	1,236.00	202.50	9,410.35	C
Other on-balance sheet items	23,184.87	1,057.79	263.73	421.66	2,971.49	9,563.91	1,211.06	191.33	C	C
Derivatives	1,023.88	C	15.52	-0.38	27.40	543.06	8.35	0.85	403.18	C
Securities financing transactions	2,296.38	61.40	48.08	0.13	113.20	1,269.59	31.28	C	768.74	C
Regular-way purchases and sales awaiting settlement	95.72	C	5.93	C	1.45	C	C	0.02	53.03	C
Cash pooling arrangements	25.87	0.18	C	C	0.21	C	C	0.09	14.11	C
Off-balance sheet items	2,046.45	100.13	7.00	42.60	C	920.85	42.72	9.82	759.60	C
Deductions of exposures promoting public policy objectives	-709.04	-68.87	C	-241.98	C	C	C	C	C	C
<b>Fully phased-in definition</b>										
<b>Tier 1 capital</b>	<b>1,636.67</b>	68.50	25.33	C	231.30	572.87	95.36	18.89	589.40	C
<b>Total exposure</b>	<b>27,772.99</b>	1,173.37	342.49	C	3,249.22	11,970.37	1,228.48	201.89	9,363.52	C
Exposure values	27,964.14	1,176.65	344.57	C	3,277.40	12,068.00	1,236.00	202.50	9,410.35	C
Asset amount deducted from Tier 1 capital	-191.15	-3.28	-2.08	C	-28.17	-97.63	-7.52	-0.61	-46.83	C
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.89%</b>	<b>5.84%</b>	<b>7.40%</b>	<b>15.54%</b>	<b>7.12%</b>	<b>4.79%</b>	<b>7.76%</b>	<b>9.36%</b>	<b>6.29%</b>	<b>C</b>
<b>Transitional definition</b>										
<b>Tier 1 capital</b>	<b>1,638.45</b>	68.50	25.33	C	231.80	574.15	95.36	18.89	589.40	C
<b>Total exposure</b>	<b>27,775.14</b>	1,173.37	342.49	C	3,249.78	11,971.97	1,228.48	201.89	9,363.52	C
Exposure values	27,964.14	1,176.65	344.57	C	3,277.40	12,068.00	1,236.00	202.50	9,410.35	C
Asset amount deducted from Tier 1 capital <sup>1)</sup>	-188.99	-3.28	-2.08	C	-27.62	-96.03	-7.52	-0.61	-46.83	C
<b>Leverage ratio (transitional definition)</b>	<b>5.90%</b>	<b>5.84%</b>	<b>7.40%</b>	<b>15.54%</b>	<b>7.13%</b>	<b>4.80%</b>	<b>7.76%</b>	<b>9.36%</b>	<b>6.29%</b>	<b>C</b>

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) Up to and including Q4 2024, this item also included amounts added back to the leverage ratio exposure measure in accordance with the transitional arrangements laid down in Article 473a(7) of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

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

### T03.03.3 Leverage ratios by classification (size)

(EUR billions; percentages)

Leverage ratio and its components (Q2 2025)	Total	Banks with total assets				G-SIBs <sup>2)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Exposure values</b>	<b>27,964.14</b>	231.85	2,559.25	2,918.56	10,186.48	12,068.00
Other on-balance sheet items	23,184.87	215.56	2,395.95	2,496.88	8,512.57	9,563.91
Derivatives	1,023.88	0.80	49.22	105.50	325.30	543.06
Securities financing transactions	2,296.38	4.99	111.69	167.53	742.58	1,269.59
Regular-way purchases and sales awaiting settlement	95.72	C	12.66	49.19	-1.19	C
Cash pooling arrangements	25.87	C	6.25	1.11	13.27	C
Off-balance sheet items	2,046.45	10.44	133.88	217.57	763.71	920.85
Deductions of exposures promoting public policy objectives	-709.04	C	-150.40	-119.22	-169.75	C
<b>Fully phased-in definition</b>						
<b>Tier 1 capital</b>	<b>1,636.67</b>	20.30	191.26	215.77	636.47	572.87
<b>Total exposure</b>	<b>27,772.99</b>	231.12	2,541.12	2,896.24	10,134.14	11,970.37
Exposure values	27,964.14	231.85	2,559.25	2,918.56	10,186.48	12,068.00
Asset amount deducted from Tier 1 capital	-191.15	-0.72	-18.14	-22.32	-52.34	-97.63
<b>Leverage ratio (fully phased-in definition)</b>	<b>5.89%</b>	<b>8.78%</b>	<b>7.53%</b>	<b>7.45%</b>	<b>6.28%</b>	<b>4.79%</b>
<b>Transitional definition</b>						
<b>Tier 1 capital</b>	<b>1,638.45</b>	20.30	191.19	216.35	636.47	574.15
<b>Total exposure</b>	<b>27,775.14</b>	231.12	2,541.12	2,896.80	10,134.14	11,971.97
Exposure values	27,964.14	231.85	2,559.25	2,918.56	10,186.48	12,068.00
Asset amount deducted from Tier 1 capital <sup>1)</sup>	-188.99	-0.72	-18.14	-21.76	-52.35	-96.03
<b>Leverage ratio (transitional definition)</b>	<b>5.90%</b>	<b>8.78%</b>	<b>7.52%</b>	<b>7.47%</b>	<b>6.28%</b>	<b>4.80%</b>

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) Up to and including Q4 2024, this item also included amounts added back to the leverage ratio exposure measure in accordance with the transitional arrangements laid down in Article 473a(7) of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

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



### T03.04.1 Leverage ratio band by reference period

(number of institutions)

Indicator	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
LR <sup>1)</sup> ≤ 3%	-	-	-	-	-
3% < LR ≤ 6%	39	38	37	38	38
LR > 6%	71	71	72	75	75
<b>Total</b>	<b>110</b>	<b>109</b>	<b>109</b>	<b>113</b>	<b>113</b>

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 (Q2 2025)	LR <sup>2)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Belgium	-	3	2
Bulgaria	-	-	1
Germany	-	12	15
Estonia	-	-	3
Ireland	-	1	4
Greece	-	-	4
Spain	-	5	5
France	-	5	7
Croatia <sup>1)</sup>	-	-	-
Italy	-	4	8
Cyprus	-	-	1
Latvia	-	-	3
Lithuania	-	1	2
Luxembourg	-	1	1
Malta	-	1	1
Netherlands	-	3	4
Austria	-	1	6
Portugal	-	-	3
Slovenia	-	-	3
Slovakia <sup>1)</sup>	-	-	-
Finland	-	1	2
<b>Total</b>	<b>-</b>	<b>38</b>	<b>75</b>

Source: ECB.

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

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

2) LR stands for Leverage Ratio.

### T03.04.3 Leverage ratio band by classification (size)

(number of institutions)

Category (Q2 2025)	LR <sup>2)</sup> ≤ 3%	3% < LR ≤ 6%	LR > 6%
Banks with total assets			
Less than €30 billion	-	2	15
Between €30 billion and €100 billion	-	12	35
Between €100 billion and €200 billion	-	5	16
More than €200 billion	-	12	9
G-SIBs <sup>1)</sup>	-	7	-
<b>Total</b>	<b>-</b>	<b>38</b>	<b>75</b>

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<sup>1)</sup> by reference period

(EUR billions; percentages)

Risk exposures	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Credit risk-weighted exposure amounts</b>	7,547.02	7,687.92	7,751.36	7,474.49	7,495.16
Standardised approach (SA)	3,006.43	3,117.82	3,159.79	3,605.00	3,630.98
of which: exposures to institutions	135.32	140.23	138.06	148.47	144.92
of which: exposures to corporates	1,128.07	1,164.27	1,186.58	1,112.28	1,131.14
of which: exposures to retail	528.36	551.88	555.21	547.08	536.98
of which: exposures secured by mortgages on immovable property and ADC <sup>2)</sup>	316.94	315.39	322.79	485.00	491.43
Internal ratings based approach (IRB)	4,392.12	4,418.01	4,425.31	3,702.25	3,696.33
of which: exposures to institutions	198.98	197.37	194.91	153.11	151.85
of which: exposures to corporates	2,554.45	2,564.57	2,575.66	2,320.45	2,311.88
of which: exposures to retail	420.50	423.18	415.76	430.36	431.83
of which: exposures secured by residential real estate <sup>3)</sup>	595.28	613.14	617.75	512.79	519.47
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	14.62	14.82	16.43	17.99	16.25
Securitisation positions	133.86	137.26	149.83	149.25	151.60
<b>Settlement/delivery risk exposure amount</b>	0.95	0.68	0.91	0.87	0.88
<b>Market risk exposure amount</b>	346.03	348.35	336.53	374.10	374.74
of which: Market risk exposure under SA <sup>5)</sup>	155.01	157.54	149.62	165.20	160.36
of which: Market risk exposure under IM approach <sup>6)</sup>	191.02	190.82	186.90	204.72	209.19
<b>Operational risk exposure amount</b>	910.68	917.64	965.54	1,187.36	1,187.36
<b>Risk exposure for credit valuation adjustment</b>	68.87	67.74	67.37	114.84	114.13
<b>Other<sup>7)</sup></b>	91.15	97.32	97.45	135.17	136.72
<b>Total risk exposure amount</b>	<b>8,964.70</b>	<b>9,119.66</b>	<b>9,219.16</b>	<b>9,289.10</b>	<b>9,311.26</b>
<b>Risk weights SA vs. IRB - Credit Risk</b>	<b>Q2 2024</b>	<b>Q3 2024</b>	<b>Q4 2024</b>	<b>Q1 2025</b>	<b>Q2 2025</b>
<b>Standardised approach (SA)</b>					
Risk weights of exposures to institutions <sup>8)</sup>	15.33%	15.45%	15.81%	17.47%	17.29%
Risk weights of exposures to corporates <sup>8)</sup>	84.92%	85.03%	84.19%	83.21%	83.34%
Risk weights of exposures to retail <sup>8)</sup>	68.59%	69.00%	68.96%	68.41%	67.89%
Risk weights of exposures secured by mortgages on immovable property and ADC <sup>2) 8)</sup>	38.41%	38.42%	38.49%	48.77%	48.68%
<b>Internal ratings based approach (IRB)</b>					
Risk weights of exposures to institutions <sup>8)</sup>	17.79%	18.48%	18.60%	18.27%	19.38%
Risk weights of exposures to corporates <sup>8)</sup>	46.07%	46.86%	46.11%	43.65%	43.84%
Risk weights of exposures to retail <sup>8)</sup>	31.52%	32.01%	31.72%	28.83%	28.93%
Risk weights of exposures secured by residential real estate <sup>3) 8)</sup>	14.05%	14.39%	14.45%	12.65%	12.69%

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) Not all exposure classes are presented in the table.

2) ADC stands for acquisition, development and construction.

3) Up to and including Q4 2024, this includes retail exposures secured by real estate SMEs and non-SMEs. As of Q1 2025, this includes only retail exposures secured by residential real estate.

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

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.

### T03.05.2 Risk exposures composition<sup>1)</sup> by country/1

(EUR billions; percentages)

Risk exposures (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>9)</sup>	Italy
<b>Credit risk-weighted exposure amounts</b>	<b>7,495.16</b>	186.14	C	1,182.77	11.80	212.02	134.92	1,268.86	2,486.59	-	770.62
Standardised approach (SA)	<b>3,630.98</b>	66.71	C	511.69	9.79	153.06	131.54	713.64	1,205.12	-	375.83
of which: exposures to institutions	<b>144.92</b>	2.86	C	30.64	0.05	12.02	3.60	20.80	42.03	-	14.96
of which: exposures to corporates	<b>1,131.14</b>	18.80	C	221.31	2.37	94.79	52.68	188.49	329.15	-	83.54
of which: exposures to retail	<b>536.98</b>	6.45	C	57.26	0.75	6.71	9.37	160.38	185.29	-	44.23
of which: exposures secured by mortgages on immovable property and ADC <sup>2)</sup>	<b>491.43</b>	10.02	C	48.11	6.09	22.27	25.12	93.01	105.26	-	63.02
Internal ratings based approach (IRB)	<b>3,696.33</b>	119.06	C	629.65	C	C	C	534.76	1,226.50	-	372.95
of which: exposures to institutions	<b>151.85</b>	C	C	44.05	C	C	C	C	45.10	-	C
of which: exposures to corporates	<b>2,311.88</b>	83.57	C	409.77	C	C	C	314.89	781.65	-	243.73
of which: exposures to retail	<b>431.83</b>	9.30	C	53.63	C	C	C	86.11	166.75	-	47.76
of which: exposures secured by residential real estate <sup>3)</sup>	<b>519.47</b>	16.22	C	66.62	C	C	C	108.08	111.17	-	52.99
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	<b>16.25</b>	0.13	C	4.84	C	C	C	0.45	9.22	-	0.56
Securitisation positions	<b>151.60</b>	0.23	C	36.59	C	7.64	3.38	20.01	45.75	-	21.29
<b>Settlement/delivery risk exposure amount</b>	<b>0.88</b>	C	C	0.28	C	0.01	C	C	0.21	-	C
<b>Market risk exposure amount</b>	<b>374.74</b>	3.61	C	130.18	0.16	29.30	3.70	40.57	91.92	-	31.56
of which: Market risk exposure under SA <sup>5)</sup>	<b>160.36</b>	0.77	C	60.04	C	5.94	1.26	21.80	31.08	-	16.26
of which: Market risk exposure under IM approach <sup>6)</sup>	<b>209.19</b>	2.79	C	69.11	C	20.68	2.43	18.77	59.44	-	15.27
<b>Operational risk exposure amount</b>	<b>1,187.36</b>	26.97	C	195.38	1.55	29.06	17.31	197.10	362.22	-	159.74
<b>Risk exposure for credit valuation adjustment</b>	<b>114.13</b>	2.74	C	51.14	0.01	6.10	0.57	5.42	33.70	-	C
<b>Other<sup>7)</sup></b>	<b>136.72</b>	C	C	10.08	C	1.53	C	C	35.39	-	10.98
<b>Total risk exposure amount</b>	<b>9,311.26</b>	<b>222.33</b>	<b>C</b>	<b>1,569.83</b>	<b>14.29</b>	<b>278.02</b>	<b>156.52</b>	<b>1,521.84</b>	<b>3,010.02</b>	<b>-</b>	<b>976.59</b>
Risk weights SA vs. IRB - Credit Risk (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>9)</sup>	Italy
<b>Standardised approach (SA)</b>											
Risk weights of exposures to institutions <sup>8)</sup>	<b>17.29%</b>	21.59%	C	9.15%	23.43%	30.31%	28.19%	28.81%	18.59%	-	23.60%
Risk weights of exposures to corporates <sup>8)</sup>	<b>83.34%</b>	76.12%	C	87.25%	92.74%	88.72%	68.79%	90.26%	80.37%	-	73.12%
Risk weights of exposures to retail <sup>8)</sup>	<b>67.89%</b>	65.66%	C	72.57%	68.08%	70.04%	67.13%	65.32%	68.66%	-	65.27%
Risk weights of exposures secured by mortgages on immovable property and ADC <sup>2) 8)</sup>	<b>48.68%</b>	C	C	56.27%	49.06%	56.40%	47.91%	38.15%	62.99%	-	44.41%
<b>Internal ratings based approach (IRB)</b>											
Risk weights of exposures to institutions <sup>8)</sup>	<b>19.38%</b>	C	C	16.69%	C	C	C	C	20.99%	-	C
Risk weights of exposures to corporates <sup>8)</sup>	<b>43.84%</b>	60.95%	C	35.85%	C	C	C	54.36%	45.97%	-	46.78%
Risk weights of exposures to retail <sup>8)</sup>	<b>28.93%</b>	20.61%	C	30.72%	C	C	C	48.65%	21.56%	-	33.61%
Risk weights of exposures secured by residential real estate <sup>3) 8)</sup>	<b>12.69%</b>	8.22%	C	15.14%	C	C	C	16.79%	8.03%	-	17.68%

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) Not all exposure classes are presented in the table.

2) ADC stands for acquisition, development and construction.

3) Up to and including Q4 2024, this item includes retail exposures secured by real estate SMEs and non-SMEs. As of Q1 2025, this includes only retail exposures secured by residential real estate.

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

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.

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

## T03.05.2 Risk exposures composition<sup>1)</sup> by country/2

(EUR billions; percentages)

Risk exposures (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>9)</sup>	Finland
<b>Credit risk-weighted exposure amounts</b>	C	19.58	8.82	C	C	576.84	273.47	90.47	28.32	-	191.75
Standardised approach (SA)	C	5.24	5.48	C	C	118.07	126.55	59.92	C	-	81.34
of which: exposures to institutions	C	C	1.23	C	C	8.84	1.35	1.55	0.93	-	1.22
of which: exposures to corporates	C	0.84	0.46	C	C	45.94	31.31	21.40	7.80	-	C
of which: exposures to retail	C	1.17	1.66	C	C	18.06	17.70	6.28	8.14	-	9.51
of which: exposures secured by mortgages on immovable property and ADC <sup>2)</sup>	C	C	C	C	C	12.31	34.90	C	8.03	-	C
Internal ratings based approach (IRB)	C	C	C	C	C	451.68	142.18	C	C	-	C
of which: exposures to institutions	C	C	C	C	C	C	C	C	C	-	C
of which: exposures to corporates	C	C	C	C	C	271.45	87.22	C	C	-	C
of which: exposures to retail	C	C	C	C	C	27.20	C	C	C	-	C
of which: exposures secured by residential real estate <sup>3)</sup>	C	C	C	C	C	82.40	C	C	C	-	C
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	C	C	C	C	C	0.80	0.01	C	C	-	C
Securitisation positions	C	C	0.51	C	C	6.29	4.73	C	C	-	C
<b>Settlement/delivery risk exposure amount</b>	C	C	C	C	C	C	C	C	C	-	C
<b>Market risk exposure amount</b>	C	0.03	0.16	C	C	16.97	15.71	2.71	C	-	6.16
of which: Market risk exposure under SA <sup>5)</sup>	C	C	C	C	C	4.78	12.21	2.22	C	-	1.64
of which: Market risk exposure under IM approach <sup>6)</sup>	C	C	C	C	C	12.19	3.50	C	C	-	C
<b>Operational risk exposure amount</b>	C	2.89	2.72	C	C	91.76	48.14	15.68	2.97	-	28.15
<b>Risk exposure for credit valuation adjustment</b>	C	C	0.00	C	C	C	1.13	0.20	0.03	-	C
<b>Other<sup>7)</sup></b>	C	0.66	C	C	C	54.51	C	C	C	-	10.19
<b>Total risk exposure amount</b>	C	23.16	12.42	C	C	747.91	338.49	109.42	32.94	-	237.73
Risk weights SA vs. IRB - Credit Risk (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>9)</sup>	Finland
<b>Standardised approach (SA)</b>											
Risk weights of exposures to institutions <sup>8)</sup>	C	C	C	C	C	31.42%	7.50%	26.04%	29.94%	-	21.29%
Risk weights of exposures to corporates <sup>8)</sup>	C	89.58%	88.63%	C	C	82.44%	91.92%	91.19%	93.11%	-	C
Risk weights of exposures to retail <sup>8)</sup>	C	69.63%	71.62%	C	C	70.37%	68.94%	68.92%	71.35%	-	72.42%
Risk weights of exposures secured by mortgages on immovable property and ADC <sup>2) 8)</sup>	C	C	C	C	C	41.51%	51.79%	C	64.04%	-	C
<b>Internal ratings based approach (IRB)</b>											
Risk weights of exposures to institutions <sup>8)</sup>	C	C	C	C	C	C	C	C	C	-	C
Risk weights of exposures to corporates <sup>8)</sup>	C	C	C	C	C	34.15%	56.37%	C	C	-	C
Risk weights of exposures to retail <sup>8)</sup>	C	C	C	C	C	33.91%	C	C	C	-	C
Risk weights of exposures secured by residential real estate <sup>3) 8)</sup>	C	C	C	C	C	11.26%	C	C	C	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) ADC stands for acquisition, development and construction.

3) Up to and including Q4 2024, this item includes retail exposures secured by real estate SMEs and non-SMEs. As of Q1 2025, this includes only retail exposures secured by residential real estate.

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

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.

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

### T03.05.3 Risk exposures composition<sup>1)</sup> by classification (business model)

(EUR billions; percentages)

Risk exposures (Q2 2025)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>9)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Credit risk-weighted exposure amounts</b>	<b>7,495.16</b>	306.50	52.82	106.65	1,014.99	2,895.14	C	78.84	2,567.02	C
Standardised approach (SA)	<b>3,630.98</b>	90.91	41.13	C	580.87	1,171.31	403.91	59.46	1,175.79	C
of which: exposures to institutions	<b>144.92</b>	3.49	5.24	C	23.74	26.51	19.47	2.90	61.66	C
of which: exposures to corporates	<b>1,131.14</b>	33.97	17.11	C	164.28	301.12	132.33	13.23	435.93	C
of which: exposures to retail	<b>536.98</b>	4.74	4.19	C	64.74	222.82	71.73	15.56	144.95	C
of which: exposures secured by mortgages on immovable property and ADC <sup>2)</sup>	<b>491.43</b>	22.87	4.19	C	150.09	107.28	56.21	20.05	119.85	C
Internal ratings based approach (IRB)	<b>3,696.33</b>	208.17	C	C	418.06	1,635.15	66.32	19.17	1,338.72	C
of which: exposures to institutions	<b>151.85</b>	12.30	C	C	10.26	60.08	C	0.51	65.90	C
of which: exposures to corporates	<b>2,311.88</b>	167.80	C	C	251.69	999.45	14.67	10.40	859.86	C
of which: exposures to retail	<b>431.83</b>	C	C	C	52.86	192.58	23.62	C	154.87	C
of which: exposures secured by residential real estate <sup>3)</sup>	<b>519.47</b>	C	C	C	84.38	208.01	26.72	5.23	192.06	C
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	<b>16.25</b>	0.33	0.15	C	0.14	12.23	C	C	3.33	C
Securitisation positions	<b>151.60</b>	7.09	C	1.01	15.92	76.45	0.61	C	49.19	C
<b>Settlement/delivery risk exposure amount</b>	<b>0.88</b>	C	C	C	0.03	0.45	C	C	0.36	C
<b>Market risk exposure amount</b>	<b>374.74</b>	13.85	C	C	29.82	123.10	8.78	2.08	189.37	C
of which: Market risk exposure under SA <sup>5)</sup>	<b>160.36</b>	6.73	2.96	C	21.89	44.91	C	C	72.22	C
of which: Market risk exposure under IM approach <sup>6)</sup>	<b>209.19</b>	6.74	C	C	7.92	77.09	C	C	113.60	C
<b>Operational risk exposure amount</b>	<b>1,187.36</b>	C	22.37	5.37	171.73	496.86	55.12	9.84	392.10	C
<b>Risk exposure for credit valuation adjustment</b>	<b>114.13</b>	5.56	1.45	3.21	4.39	35.52	3.90	C	60.04	C
<b>Other<sup>7)</sup></b>	<b>136.72</b>	C	C	C	4.45	29.05	2.58	2.13	96.74	C
<b>Total risk exposure amount</b>	<b>9,311.26</b>	<b>359.95</b>	<b>83.62</b>	<b>C</b>	<b>1,225.42</b>	<b>3,580.11</b>	<b>543.55</b>	<b>92.95</b>	<b>3,305.64</b>	<b>C</b>
Risk weights SA vs. IRB - Credit Risk (Q2 2025)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>9)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Standardised approach (SA)</b>										
Risk weights of exposures to institutions <sup>8)</sup>	<b>17.29%</b>	3.19%	20.06%	21.85%	23.98%	14.88%	24.55%	26.39%	18.89%	C
Risk weights of exposures to corporates <sup>8)</sup>	<b>83.34%</b>	76.78%	95.19%	76.16%	80.23%	82.14%	90.41%	92.51%	83.90%	C
Risk weights of exposures to retail <sup>8)</sup>	<b>67.89%</b>	64.52%	66.81%	C	67.22%	67.76%	71.20%	71.04%	67.24%	C
Risk weights of exposures secured by mortgages on immovable property and ADC <sup>2) 8)</sup>	<b>48.68%</b>	60.06%	27.60%	73.08%	46.06%	52.17%	39.26%	55.12%	52.05%	C
<b>Internal ratings based approach (IRB)</b>										
Risk weights of exposures to institutions <sup>8)</sup>	<b>19.38%</b>	10.26%	C	C	18.62%	21.78%	C	20.31%	20.95%	C
Risk weights of exposures to corporates <sup>8)</sup>	<b>43.84%</b>	34.66%	C	C	54.28%	39.78%	58.05%	53.32%	49.31%	C
Risk weights of exposures to retail <sup>8)</sup>	<b>28.93%</b>	C	C	C	36.93%	25.71%	29.75%	C	31.07%	C
Risk weights of exposures secured by residential real estate <sup>3) 8)</sup>	<b>12.69%</b>	15.28%	C	C	17.57%	10.97%	13.39%	25.63%	13.01%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) ADC stands for acquisition, development and construction.

3) Up to and including Q4 2024, this item includes retail exposures secured by real estate SMEs and non-SMEs. As of Q1 2025, this includes only retail exposures secured by residential real estate.

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

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.

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<sup>1)</sup> by classification (size)

(EUR billions; percentages)

Risk exposures (Q2 2025)	Total	Total assets				G-SIBs <sup>9)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Credit risk-weighted exposure amounts</b>	<b>7,495.16</b>	82.73	778.70	883.81	2,854.78	2,895.14
Standardised approach (SA)	3,630.98	75.53	554.22	578.32	1,251.60	1,171.31
of which: exposures to institutions	144.92	3.73	30.43	28.92	55.34	26.51
of which: exposures to corporates	1,131.14	17.62	206.06	208.90	397.44	301.12
of which: exposures to retail	536.98	17.58	50.50	47.72	198.36	222.82
of which: exposures secured by mortgages on immovable property and ADC <sup>2)</sup>	491.43	27.85	129.77	118.28	108.25	107.28
Internal ratings based approach (IRB)	3,696.33	6.58	211.74	292.13	1,550.72	1,635.15
of which: exposures to institutions	151.85	0.50	4.45	8.79	78.03	60.08
of which: exposures to corporates	2,311.88	4.40	120.42	196.02	991.58	999.45
of which: exposures to retail	431.83	0.39	33.22	30.07	175.57	192.58
of which: exposures secured by residential real estate <sup>3)</sup>	519.47	1.29	45.13	44.03	220.99	208.01
Risk exposure for contributions to the default fund of a CCP <sup>4)</sup>	16.25	C	C	C	2.86	12.23
Securitisation positions	151.60	C	C	C	49.60	76.45
<b>Settlement/delivery risk exposure amount</b>	<b>0.88</b>	C	C	0.17	0.22	0.45
<b>Market risk exposure amount</b>	<b>374.74</b>	2.29	18.78	72.51	158.07	123.10
of which: Market risk exposure under SA <sup>5)</sup>	160.36	C	C	15.81	86.87	44.91
of which: Market risk exposure under IM approach <sup>6)</sup>	209.19	C	C	53.65	70.33	77.09
<b>Operational risk exposure amount</b>	<b>1,187.36</b>	11.29	112.29	121.35	445.58	496.86
<b>Risk exposure for credit valuation adjustment</b>	<b>114.13</b>	C	C	24.89	40.71	35.52
<b>Other<sup>7)</sup></b>	<b>136.72</b>	C	C	6.42	93.70	29.05
<b>Total risk exposure amount</b>	<b>9,311.26</b>	<b>98.18</b>	<b>930.78</b>	<b>1,109.15</b>	<b>3,593.06</b>	<b>3,580.11</b>

Risk weights SA vs. IRB - Credit Risk (Q2 2025)	Total	Total assets				G-SIBs <sup>9)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Standardised approach (SA)</b>						
Risk weights of exposures to institutions <sup>8)</sup>	17.29%	27.82%	23.07%	21.22%	14.63%	14.88%
Risk weights of exposures to corporates <sup>8)</sup>	83.34%	91.38%	83.06%	83.82%	83.83%	82.14%
Risk weights of exposures to retail <sup>8)</sup>	67.89%	71.17%	66.37%	65.33%	68.80%	67.76%
Risk weights of exposures secured by mortgages on immovable property and ADC <sup>2) 8)</sup>	48.68%	55.80%	44.79%	47.47%	50.33%	52.17%
<b>Internal ratings based approach (IRB)</b>						
Risk weights of exposures to institutions <sup>8)</sup>	19.38%	20.06%	16.51%	18.41%	18.12%	21.78%
Risk weights of exposures to corporates <sup>8)</sup>	43.84%	43.53%	44.11%	53.21%	47.02%	39.78%
Risk weights of exposures to retail <sup>8)</sup>	28.93%	31.55%	30.37%	34.33%	32.19%	25.71%
Risk weights of exposures secured by residential real estate <sup>3) 8)</sup>	12.69%	15.74%	14.61%	16.62%	13.69%	10.97%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) ADC stands for acquisition, development and construction.

3) Up to and including Q4 2024, this item includes retail exposures secured by real estate SMEs and non-SMEs. As of Q1 2025, this includes only retail exposures secured by residential real estate.

4) CCP stands for central counterparty.

5) SA stands for standardised approach.

6) IM stands for internal model.

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.

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.



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

(EUR billions; percentages)

Parameters and type of counterparty (Q2 2025)	Residence of the obligor <sup>1)</sup>													
	AT	BE	CH	CZ	DE	ES	FR	GB	IE	IT	LU	NL	SE	US
<b>PD assigned to the obligor grade or pool (%)</b>														
Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	1.78%	2.32%	0.56%	2.13%	1.35%	1.42%	1.78%	0.85%	1.38%	2.47%	1.17%	1.40%	1.26%	1.32%
of which: SME	3.78%	2.60%	1.08%	3.25%	1.19%	1.70%	1.90%	1.51%	3.72%	5.14%	2.59%	1.76%	C	2.59%
Retail	1.32%	0.98%	0.53%	1.48%	1.09%	1.28%	1.33%	1.48%	1.08%	2.17%	0.93%	0.72%	C	2.47%
Secured by residential real estate	1.20%	0.77%	0.73%	1.13%	0.88%	1.01%	0.85%	1.37%	0.89%	1.17%	0.68%	0.63%	C	0.89%
Qualifying Revolving	C	0.79%	1.61%	3.10%	1.02%	2.17%	1.75%	2.89%	C	4.17%	0.85%	1.17%	1.23%	1.26%
Purchased receivables	4.44%	3.24%	22.42%	4.43%	3.77%	C	3.19%	4.50%	3.52%	2.14%	11.15%	3.53%	8.78%	6.45%
Other Retail	1.68%	1.88%	C	2.65%	2.02%	1.79%	1.62%	3.01%	C	3.65%	2.02%	2.35%	1.76%	C
<b>Exposure weighted average lgd (%)</b>														
Institutions	25.76%	35.16%	45.98%	37.25%	36.08%	33.21%	35.32%	36.12%	43.78%	35.91%	35.73%	34.28%	23.76%	46.61%
Corporates	32.59%	33.99%	32.68%	32.50%	34.07%	38.51%	34.51%	32.71%	26.12%	37.50%	33.07%	29.65%	31.49%	30.12%
of which: SME	27.00%	30.24%	27.83%	29.62%	29.05%	41.11%	31.95%	23.22%	33.01%	38.69%	27.91%	23.40%	C	23.31%
Retail	28.80%	18.73%	11.04%	26.09%	26.67%	34.90%	21.84%	15.90%	32.27%	31.23%	19.77%	15.15%	C	29.71%
Secured by residential real estate	19.67%	14.27%	18.85%	19.18%	19.75%	27.59%	13.61%	12.24%	29.88%	22.19%	16.23%	14.06%	C	19.99%
Qualifying Revolving	C	61.84%	65.27%	65.02%	64.69%	72.28%	53.65%	89.43%	C	56.59%	51.23%	60.25%	70.72%	67.14%
Purchased receivables	26.23%	23.64%	19.31%	34.89%	31.38%	C	26.82%	22.10%	19.72%	43.38%	26.60%	21.48%	33.12%	25.26%
Other Retail	50.27%	32.64%	C	45.93%	41.68%	52.98%	31.92%	53.55%	C	39.89%	31.54%	26.14%	30.75%	C
<b>Exposure value</b>														
Institutions	16.47	17.48	24.36	3.76	102.87	26.83	171.50	59.37	9.06	27.20	19.99	27.67	28.04	60.80
Corporates	110.32	225.34	86.61	68.39	704.76	321.70	879.23	268.60	105.88	350.68	187.55	334.10	66.44	641.58
of which: SME	24.50	78.01	1.17	17.51	159.01	72.88	249.73	16.16	9.95	78.68	18.85	106.43	C	44.40
Retail	79.06	324.52	27.30	87.21	755.01	504.00	1,720.86	278.54	55.66	446.50	232.44	570.53	C	13.51
Secured by residential real estate	58.62	252.72	10.72	65.32	545.28	381.84	1,060.24	260.32	51.27	278.27	220.17	534.67	C	3.29
Qualifying Revolving	C	4.18	0.16	0.78	31.09	25.41	76.44	7.50	C	8.35	0.24	5.75	0.02	0.06
Purchased receivables	C	C	C	C	0.19	C	0.18	C	C	0.40	C	C	C	C
Other Retail	17.96	67.46	C	21.10	178.47	94.67	584.00	10.58	C	159.47	12.03	29.97	10.59	C
<b>Risk weight (%)</b>														
Institutions	18.58%	17.29%	18.36%	26.60%	16.23%	22.10%	14.45%	13.93%	24.85%	37.60%	18.59%	22.66%	12.65%	19.26%
Corporates	46.02%	54.05%	29.56%	53.99%	34.97%	60.77%	52.59%	38.67%	32.04%	50.67%	40.77%	42.41%	40.29%	32.46%
of which: SME	41.49%	45.94%	35.86%	48.34%	29.23%	63.90%	50.56%	35.04%	55.96%	48.47%	39.27%	38.31%	C	36.72%
Retail	21.39%	12.29%	8.24%	24.59%	18.60%	24.39%	15.77%	17.15%	30.08%	26.79%	9.45%	10.54%	C	34.68%
Secured by residential real estate	18.34%	9.10%	11.76%	18.72%	14.66%	18.93%	10.15%	13.74%	27.73%	19.54%	8.70%	9.53%	C	16.80%
Qualifying Revolving	C	12.58%	15.18%	28.37%	12.87%	21.64%	20.55%	62.74%	C	36.53%	12.07%	15.44%	17.19%	14.67%
Purchased receivables	C	C	C	C	35.83%	C	47.61%	C	C	26.38%	C	C	C	C
Other Retail	31.54%	24.17%	C	42.62%	31.62%	46.23%	25.32%	68.80%	C	38.93%	23.27%	27.67%	31.13%	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									
	Q2 2024		Q3 2024		Q4 2024		Q1 2025		Q2 2025	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	3,055.47	0.00%	3,000.60	0.00%	2,840.75	0.00%	2,896.93	0.00%	2,719.76	0.00%
<b>Loans and advances <sup>1)</sup></b>	15,101.52	0.50%	15,245.62	0.49%	15,271.19	0.49%	15,663.73	0.48%	15,723.74	0.47%
Central banks	186.61	0.03%	184.82	0.03%	157.36	0.02%	178.73	0.01%	190.86	0.01%
General governments	880.75	0.05%	878.70	0.05%	889.59	0.05%	906.32	0.05%	915.53	0.04%
Credit institutions	1,089.93	0.03%	1,129.94	0.03%	1,105.15	0.03%	1,177.47	0.02%	1,213.07	0.03%
Other financial corporations	1,333.56	0.17%	1,444.22	0.16%	1,361.90	0.17%	1,460.93	0.16%	1,461.07	0.17%
Non-financial corporations	5,498.32	0.72%	5,432.14	0.72%	5,532.78	0.70%	5,625.96	0.70%	5,629.25	0.70%
Households	6,112.35	0.54%	6,175.80	0.53%	6,224.41	0.52%	6,314.32	0.52%	6,313.96	0.50%
<b>Debt securities</b>	2,763.58	0.07%	2,813.35	0.06%	2,916.31	0.06%	3,102.10	0.06%	3,141.59	0.06%
<b>Other <sup>2)</sup></b>	39.35	0.96%	44.07	0.95%	31.60	0.83%	6.42	0.77%	69.51	0.49%
<b>Off-balance sheet exposures</b>	6,570.09	0.13%	6,696.15	0.13%	6,681.72	0.13%	6,887.58	0.13%	6,856.79	0.12%
<b>Total</b>	<b>27,530.01</b>	<b>0.31%</b>	<b>27,799.79</b>	<b>0.31%</b>	<b>27,741.57</b>	<b>0.31%</b>	<b>28,556.76</b>	<b>0.30%</b>	<b>28,511.38</b>	<b>0.30%</b>

Type of instrument and counterparty	Non-performing exposures									
	Q2 2024		Q3 2024		Q4 2024		Q1 2025		Q2 2025	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	0.21	51.82%	0.20	50.16%	0.22	56.73%	0.21	52.06%	0.20	52.20%
<b>Loans and advances <sup>1)</sup></b>	355.88	41.97%	360.88	41.66%	356.98	41.41%	358.60	41.63%	356.24	41.77%
Central banks	C	C	C	C	C	C	0.03	90.41%	0.03	86.17%
General governments	4.41	22.88%	4.19	23.93%	4.12	23.83%	4.00	24.22%	4.01	23.83%
Credit institutions	C	56.51%	C	57.93%	C	60.49%	1.03	66.06%	1.02	64.72%
Other financial corporations	7.56	48.65%	7.58	47.37%	7.80	47.73%	7.57	46.57%	7.69	46.24%
Non-financial corporations	202.87	42.72%	205.75	42.13%	202.20	42.00%	203.05	42.37%	203.92	42.30%
Households	139.76	40.98%	142.16	41.06%	141.69	40.56%	142.92	40.62%	139.57	41.09%
<b>Debt securities</b>	4.08	49.86%	4.32	43.77%	5.99	35.49%	6.46	34.66%	7.05	30.88%
<b>Other <sup>2)</sup></b>	8.61	58.14%	7.76	60.27%	6.75	61.39%	4.35	64.75%	5.15	66.43%
<b>Off-balance sheet exposures</b>	34.41	18.70%	36.33	17.72%	36.50	18.23%	35.28	18.44%	35.56	17.57%
<b>Total</b>	<b>403.19</b>	<b>40.41%</b>	<b>409.49</b>	<b>39.92%</b>	<b>406.44</b>	<b>39.58%</b>	<b>404.90</b>	<b>39.75%</b>	<b>404.20</b>	<b>39.77%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) Other includes Debt instrument held for sale.

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

(EUR billions; percentages)

Item	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Loans and advances (including cb) <sup>1) 2)</sup></b>	18,513.08	18,607.30	18,469.15	18,919.47	18,799.93
<b>Loans and advances (excluding cb) <sup>1) 2)</sup></b>	15,457.39	15,606.50	15,628.17	16,022.33	16,079.98
of which: Other financial corporations	1,341.12	1,451.80	1,369.70	1,468.50	1,468.75
of which: Non-financial corporations	5,701.19	5,637.89	5,734.98	5,829.02	5,833.17
of which: Small and Medium-sized Enterprises	2,256.06	2,238.82	2,269.55	2,292.05	2,273.17
of which: collateralised by commercial immovable property	1,271.98	1,272.82	1,277.64	1,272.70	1,266.41
of which: Households	6,252.11	6,317.96	6,366.11	6,457.23	6,453.54
of which: collateralised by residential immovable property	3,845.93	3,874.72	3,909.91	3,966.13	3,969.69
of which: credit for consumption	968.26	996.23	1,004.46	1,013.48	1,011.77
<b>Non-performing loans and advances (including cb) <sup>1) 2)</sup></b>	356.09	361.08	357.20	358.81	356.44
<b>Non-performing loans and advances (excluding cb) <sup>1) 2)</sup></b>	355.88	360.88	356.98	358.60	356.24
of which: Other financial corporations	7.56	7.58	7.80	7.57	7.69
of which: Non-financial corporations	202.87	205.75	202.20	203.05	203.92
of which: Small and Medium-sized Enterprises	108.31	109.16	107.89	109.48	110.25
of which: collateralised by commercial immovable property	58.60	58.26	59.01	57.23	57.93
of which: Households	139.76	142.16	141.69	142.92	139.57
of which: collateralised by residential immovable property	60.84	60.85	60.54	60.38	58.07
of which: credit for consumption	51.68	53.19	53.53	54.61	54.79
<b>Non-performing loans ratio (including cb) <sup>1) 2)</sup></b>	1.92%	1.94%	1.93%	1.90%	1.90%
<b>Non-performing loans ratio (excluding cb) <sup>1) 2)</sup></b>	2.30%	2.31%	2.28%	2.24%	2.22%
of which: Other financial corporations	0.56%	0.52%	0.57%	0.52%	0.52%
of which: Non-financial corporations	3.56%	3.65%	3.53%	3.48%	3.50%
of which: Small and Medium-sized Enterprises	4.80%	4.88%	4.75%	4.78%	4.85%
of which: collateralised by commercial immovable property	4.61%	4.58%	4.62%	4.50%	4.57%
of which: Households	2.24%	2.25%	2.23%	2.21%	2.16%
of which: collateralised by residential immovable property	1.58%	1.57%	1.55%	1.52%	1.46%
of which: credit for consumption	5.34%	5.34%	5.33%	5.39%	5.42%

Source: ECB.

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

The number of entities per reference period reflects changes resulting from amendments to the list of SIs following assessments by ECB Banking

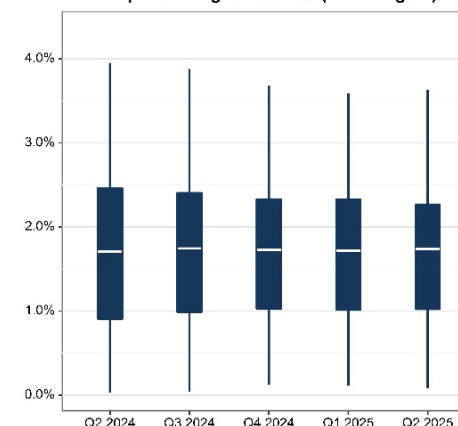
Supervision, as well as mergers and acquisitions.

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

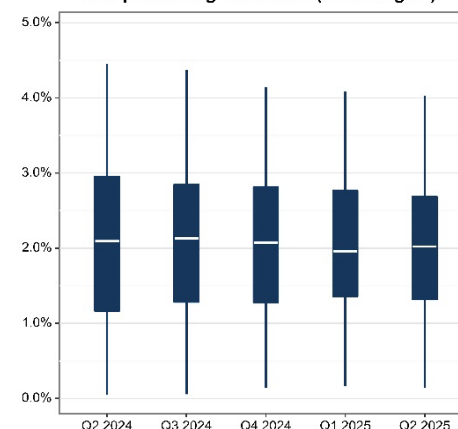
As of the reference period Q2 2020, cash balances at central banks and other demand deposits are reported separately from loans and advances.

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

Non-performing loans ratio (including cb)



Non-performing loans ratio (excluding cb)



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

(EUR billions; percentages)

Item (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Loans and advances (including cb) <sup>1) 2)</sup></b>	<b>18,799.93</b>	552.98	C	3,474.41	30.91	478.05	214.64	2,749.28	5,961.51	-	1,683.12
<b>Loans and advances (excluding cb) <sup>1) 2)</sup></b>	<b>16,079.98</b>	473.34	C	2,825.83	23.43	316.41	184.42	2,443.31	5,083.93	-	1,549.53
of which: Other financial corporations	<b>1,468.75</b>	16.80	C	496.81	0.47	54.37	27.65	141.17	323.52	-	168.30
of which: Non-financial corporations	<b>5,833.17</b>	146.95	C	999.06	10.17	87.39	101.44	813.11	1,932.25	-	643.29
of which: Small and Medium-sized Enterprises	<b>2,273.17</b>	89.73	C	267.80	6.94	22.15	37.41	289.37	899.22	-	260.59
of which: collateralised by commercial immovable property	<b>1,266.41</b>	46.96	C	294.79	6.58	15.04	24.20	109.17	311.96	-	121.68
of which: Households	<b>6,453.54</b>	231.24	C	700.07	12.12	101.54	47.55	1,223.62	2,081.57	-	594.44
of which: collateralised by residential immovable property	<b>3,969.69</b>	203.50	C	501.65	10.71	88.50	31.44	810.37	624.36	-	432.50
of which: credit for consumption	<b>1,011.77</b>	12.17	C	109.34	0.64	9.24	7.73	320.28	361.88	-	80.80
<b>Non-performing loans and advances (including cb) <sup>1) 2)</sup></b>	<b>356.44</b>	7.13	C	50.37	0.30	5.32	5.86	70.37	123.98	-	38.08
<b>Non-performing loans and advances (excluding cb) <sup>1) 2)</sup></b>	<b>356.24</b>	7.13	C	50.29	0.30	5.32	5.86	70.37	123.98	-	37.98
of which: Other financial corporations	<b>7.69</b>	0.26	C	2.22	C	0.10	C	0.62	2.71	-	0.59
of which: Non-financial corporations	<b>203.92</b>	4.72	C	35.92	0.16	3.15	2.61	25.92	73.51	-	24.86
of which: Small and Medium-sized Enterprises	<b>110.25</b>	3.18	C	11.69	0.10	1.28	1.69	17.01	44.74	-	14.68
of which: collateralised by commercial immovable property	<b>57.93</b>	1.57	C	18.95	0.11	0.84	1.28	5.38	11.30	-	6.77
of which: Households	<b>139.57</b>	1.56	C	10.99	0.08	2.06	3.15	43.55	46.47	-	11.69
of which: collateralised by residential immovable property	<b>58.07</b>	1.01	C	4.85	0.07	1.67	1.80	18.72	12.12	-	5.53
of which: credit for consumption	<b>54.79</b>	0.28	C	4.22	0.01	0.23	0.49	21.43	20.58	-	2.58
<b>Non-performing loans ratio (including cb) <sup>1) 2)</sup></b>	<b>1.90%</b>	1.29%	C	1.45%	0.99%	1.11%	2.73%	2.56%	2.08%	-	2.26%
<b>Non-performing loans ratio (excluding cb) <sup>1) 2)</sup></b>	<b>2.22%</b>	1.51%	C	1.78%	1.30%	1.68%	3.18%	2.88%	2.44%	-	2.45%
of which: Other financial corporations	<b>0.52%</b>	1.53%	C	0.45%	C	0.19%	C	0.44%	0.84%	-	0.35%
of which: Non-financial corporations	<b>3.50%</b>	3.21%	C	3.60%	1.54%	3.60%	2.58%	3.19%	3.80%	-	3.87%
of which: Small and Medium-sized Enterprises	<b>4.85%</b>	3.54%	C	4.37%	1.45%	5.77%	4.53%	5.88%	4.98%	-	5.63%
of which: collateralised by commercial immovable property	<b>4.57%</b>	3.34%	C	6.43%	1.65%	5.55%	5.28%	4.93%	3.62%	-	5.57%
of which: Households	<b>2.16%</b>	0.67%	C	1.57%	0.66%	2.03%	6.62%	3.56%	2.23%	-	1.97%
of which: collateralised by residential immovable property	<b>1.46%</b>	0.49%	C	0.97%	0.61%	1.89%	5.72%	2.31%	1.94%	-	1.28%
of which: credit for consumption	<b>5.42%</b>	2.33%	C	3.86%	1.02%	2.51%	6.28%	6.69%	5.69%	-	3.19%

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

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

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

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

(EUR billions; percentages)

Item (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Loans and advances (including cb) <sup>1) 2)</sup></b>	C	52.75	39.13	C	C	2,120.09	584.33	159.27	39.14	-	554.86
<b>Loans and advances (excluding cb) <sup>1) 2)</sup></b>	C	39.99	21.99	C	C	1,880.56	492.99	139.79	32.47	-	484.35
of which: Other financial corporations	C	C	C	C	C	189.59	23.89	3.47	0.57	-	16.24
of which: Non-financial corporations	C	13.93	5.65	C	C	602.87	205.00	44.54	13.68	-	189.47
of which: Small and Medium-sized Enterprises	C	9.30	2.36	C	C	175.75	88.64	29.91	8.44	-	74.04
of which: collateralised by commercial immovable property	C	8.18	3.53	C	C	176.14	69.01	11.09	5.19	-	51.14
of which: Households	C	17.88	7.48	C	C	832.43	206.15	82.80	16.27	-	250.29
of which: collateralised by residential immovable property	C	C	4.68	C	C	774.32	143.09	68.73	6.44	-	216.01
of which: credit for consumption	C	1.19	2.30	C	C	27.71	38.46	9.89	5.91	-	17.75
<b>Non-performing loans and advances (including cb) <sup>1) 2)</sup></b>	C	0.21	0.19	C	C	28.04	13.52	3.45	0.69	-	6.59
<b>Non-performing loans and advances (excluding cb) <sup>1) 2)</sup></b>	C	0.21	0.19	C	C	28.04	13.52	3.45	0.69	-	6.59
of which: Other financial corporations	C	C	C	C	C	0.31	0.42	0.12	0.00	-	C
of which: Non-financial corporations	C	0.10	0.07	C	C	18.03	8.47	1.76	0.36	-	3.07
of which: Small and Medium-sized Enterprises	C	0.10	C	C	C	6.53	5.32	1.37	0.28	-	1.54
of which: collateralised by commercial immovable property	C	0.04	0.05	C	C	6.32	3.30	0.61	0.15	-	0.67
of which: Households	C	0.11	0.12	C	C	9.14	4.40	1.56	0.32	-	3.43
of which: collateralised by residential immovable property	C	0.07	0.04	C	C	6.81	1.74	0.78	0.08	-	2.17
of which: credit for consumption	C	0.01	0.05	C	C	C	2.00	0.50	0.17	-	0.71
<b>Non-performing loans ratio (including cb) <sup>1) 2)</sup></b>	C	0.39%	0.48%	C	C	1.32%	2.31%	2.17%	1.77%	-	1.19%
<b>Non-performing loans ratio (excluding cb) <sup>1) 2)</sup></b>	C	0.52%	0.86%	C	C	1.49%	2.74%	2.47%	2.13%	-	1.36%
of which: Other financial corporations	C	C	0.01%	C	C	0.16%	1.75%	3.54%	0.76%	-	C
of which: Non-financial corporations	C	0.71%	1.31%	C	C	2.99%	4.13%	3.96%	2.65%	-	1.62%
of which: Small and Medium-sized Enterprises	C	1.05%	C	C	C	3.72%	6.00%	4.59%	3.28%	-	2.09%
of which: collateralised by commercial immovable property	C	0.55%	1.30%	C	C	3.59%	4.78%	5.53%	2.95%	-	1.31%
of which: Households	C	0.61%	1.54%	C	C	1.10%	2.13%	1.88%	1.99%	-	1.37%
of which: collateralised by residential immovable property	C	C	0.91%	C	C	0.88%	1.21%	1.14%	1.19%	-	1.00%
of which: credit for consumption	C	0.71%	2.16%	C	C	C	5.19%	5.05%	2.96%	-	3.99%

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

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

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

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

(EUR billions; percentages)

Item (Q2 2025)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Loans and advances (including cb) <sup>1) 2)</sup></b>	<b>18,799.93</b>	971.69	194.12	C	2,257.18	7,536.40	944.03	162.03	6,350.46	C
<b>Loans and advances (excluding cb) <sup>1) 2)</sup></b>	<b>16,079.98</b>	814.47	116.16	C	1,955.84	6,448.61	877.15	128.59	5,412.40	C
of which: Other financial corporations	<b>1,468.75</b>	71.68	20.31	4.01	122.16	659.82	26.85	C	561.86	C
of which: Non-financial corporations	<b>5,833.17</b>	476.70	C	141.59	775.80	2,248.38	187.04	48.92	1,935.96	C
of which: Small and Medium-sized Enterprises	<b>2,273.17</b>	146.04	C	60.60	374.74	803.59	63.57	29.60	794.59	C
of which: collateralised by commercial immovable property	<b>1,266.41</b>	176.64	C	C	197.67	381.08	26.44	25.71	434.00	C
of which: Households	<b>6,453.54</b>	62.15	25.79	C	911.68	2,784.96	538.98	62.44	2,065.06	C
of which: collateralised by residential immovable property	<b>3,969.69</b>	44.16	15.04	C	714.50	1,292.53	331.41	40.09	1,531.70	C
of which: credit for consumption	<b>1,011.77</b>	C	C	C	95.96	504.12	106.72	14.27	278.90	C
<b>Non-performing loans and advances (including cb) <sup>1) 2)</sup></b>	<b>356.44</b>	18.86	1.41	C	51.68	156.80	14.50	1.75	106.55	C
<b>Non-performing loans and advances (excluding cb) <sup>1) 2)</sup></b>	<b>356.24</b>	18.86	1.41	C	51.66	156.76	14.50	1.75	106.43	C
of which: Other financial corporations	<b>7.69</b>	0.44	C	0.12	1.03	3.64	0.13	C	2.19	C
of which: Non-financial corporations	<b>203.92</b>	17.57	C	C	29.87	81.70	6.07	0.80	62.41	C
of which: Small and Medium-sized Enterprises	<b>110.25</b>	6.80	C	C	20.25	41.65	3.07	0.60	34.15	C
of which: collateralised by commercial immovable property	<b>57.93</b>	11.87	C	C	10.75	16.18	1.00	0.39	16.10	C
of which: Households	<b>139.57</b>	0.62	0.28	C	20.40	69.34	8.23	0.85	39.80	C
of which: collateralised by residential immovable property	<b>58.07</b>	0.26	C	C	11.68	22.75	3.90	0.30	19.08	C
of which: credit for consumption	<b>54.79</b>	0.17	C	C	4.39	32.59	2.68	0.43	14.40	C
<b>Non-performing loans ratio (including cb) <sup>1) 2)</sup></b>	<b>1.90%</b>	1.94%	0.73%	1.33%	2.29%	2.08%	1.54%	1.08%	1.68%	C
<b>Non-performing loans ratio (excluding cb) <sup>1) 2)</sup></b>	<b>2.22%</b>	2.32%	1.21%	1.51%	2.64%	2.43%	1.65%	1.36%	1.97%	C
of which: Other financial corporations	<b>0.52%</b>	0.62%	C	3.07%	0.84%	0.55%	0.48%	C	0.39%	C
of which: Non-financial corporations	<b>3.50%</b>	3.69%	C	C	3.85%	3.63%	3.24%	1.64%	3.22%	C
of which: Small and Medium-sized Enterprises	<b>4.85%</b>	4.65%	C	C	5.40%	5.18%	4.83%	2.03%	4.30%	C
of which: collateralised by commercial immovable property	<b>4.57%</b>	6.72%	C	C	5.44%	4.25%	3.80%	1.51%	3.71%	C
of which: Households	<b>2.16%</b>	1.00%	1.10%	0.26%	2.24%	2.49%	1.53%	1.37%	1.93%	C
of which: collateralised by residential immovable property	<b>1.46%</b>	0.58%	C	C	1.63%	1.76%	1.18%	0.76%	1.25%	C
of which: credit for consumption	<b>5.42%</b>	C	C	C	4.58%	6.46%	2.52%	3.00%	5.16%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q2 2025)	Total	Total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Loans and advances (including cb) <sup>1) 2)</sup></b>	<b>18,799.93</b>	174.85	1,942.70	1,988.84	7,157.14	7,536.40
<b>Loans and advances (excluding cb) <sup>1) 2)</sup></b>	<b>16,079.98</b>	129.50	1,657.76	1,661.63	6,182.47	6,448.61
of which: Other financial corporations	<b>1,468.75</b>	2.76	122.08	183.02	501.07	659.82
of which: Non-financial corporations	<b>5,833.17</b>	49.07	545.04	675.37	2,315.30	2,248.38
of which: Small and Medium-sized Enterprises	<b>2,273.17</b>	28.02	230.43	300.02	911.10	803.59
of which: collateralised by commercial immovable property	<b>1,266.41</b>	24.82	167.67	150.04	542.79	381.08
of which: Households	<b>6,453.54</b>	61.17	700.28	545.85	2,361.29	2,784.96
of which: collateralised by residential immovable property	<b>3,969.69</b>	38.39	531.99	436.66	1,670.12	1,292.53
of which: credit for consumption	<b>1,011.77</b>	16.02	76.39	61.48	353.75	504.12
<b>Non-performing loans and advances (including cb) <sup>1) 2)</sup></b>	<b>356.44</b>	2.12	34.27	39.05	124.20	156.80
<b>Non-performing loans and advances (excluding cb) <sup>1) 2)</sup></b>	<b>356.24</b>	2.12	34.25	39.04	124.07	156.76
of which: Other financial corporations	<b>7.69</b>	0.09	0.65	0.58	2.73	3.64
of which: Non-financial corporations	<b>203.92</b>	0.99	20.86	25.93	74.44	81.70
of which: Small and Medium-sized Enterprises	<b>110.25</b>	0.74	12.86	15.21	39.80	41.65
of which: collateralised by commercial immovable property	<b>57.93</b>	0.47	10.50	9.60	21.17	16.18
of which: Households	<b>139.57</b>	1.02	12.34	11.79	45.08	69.34
of which: collateralised by residential immovable property	<b>58.07</b>	0.37	7.38	6.80	20.75	22.75
of which: credit for consumption	<b>54.79</b>	0.49	2.38	2.58	16.76	32.59
<b>Non-performing loans ratio (including cb) <sup>1) 2)</sup></b>	<b>1.90%</b>	1.21%	1.76%	1.96%	1.74%	2.08%
<b>Non-performing loans ratio (excluding cb) <sup>1) 2)</sup></b>	<b>2.22%</b>	1.64%	2.07%	2.35%	2.01%	2.43%
of which: Other financial corporations	<b>0.52%</b>	3.38%	0.53%	0.32%	0.54%	0.55%
of which: Non-financial corporations	<b>3.50%</b>	2.01%	3.83%	3.84%	3.22%	3.63%
of which: Small and Medium-sized Enterprises	<b>4.85%</b>	2.62%	5.58%	5.07%	4.37%	5.18%
of which: collateralised by commercial immovable property	<b>4.57%</b>	1.91%	6.26%	6.40%	3.90%	4.25%
of which: Households	<b>2.16%</b>	1.66%	1.76%	2.16%	1.91%	2.49%
of which: collateralised by residential immovable property	<b>1.46%</b>	0.98%	1.39%	1.56%	1.24%	1.76%
of which: credit for consumption	<b>5.42%</b>	3.06%	3.11%	4.19%	4.74%	6.46%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

### T04.03.1 Forbearance by instrument and counterparty

(EUR billions; percentages)

Type of instrument and counterparty	Performing forbore exposures									
	Q2 2024		Q3 2024		Q4 2024		Q1 2025		Q2 2025	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	C	C	C	C	C	C	C	C	C	C
<b>Loans and advances <sup>1)</sup></b>	142.84	4.85%	141.57	4.70%	141.28	4.66%	142.01	4.60%	140.56	4.42%
Central banks	C	C	C	C	C	C	C	C	C	C
General governments	1.12	1.92%	0.95	1.95%	0.55	2.85%	0.55	3.36%	0.54	3.41%
Credit institutions	C	C	C	C	C	C	C	C	C	C
Other financial corporations	3.60	4.50%	3.82	4.31%	3.84	4.54%	4.01	3.84%	4.55	4.70%
Non-financial corporations	91.86	4.32%	93.25	4.17%	95.65	4.16%	97.15	4.15%	96.99	3.99%
Households	46.25	5.99%	43.54	5.93%	41.24	5.87%	40.29	5.78%	38.46	5.50%
<b>Debt securities</b>	0.27	1.07%	0.30	0.95%	0.39	1.26%	0.51	1.42%	0.48	2.60%
<b>Other <sup>2)</sup></b>	C	5.70%	C	6.97%	C	3.64%	C	C	C	C
<b>Off-balance sheet exposures</b>	14.64	1.31%	13.88	1.49%	14.08	1.66%	14.08	1.57%	13.75	1.53%
<b>Total</b>	<b>158.07</b>	<b>4.52%</b>	<b>156.05</b>	<b>4.41%</b>	<b>156.03</b>	<b>4.38%</b>	<b>156.81</b>	<b>4.32%</b>	<b>155.34</b>	<b>4.17%</b>

Type of instrument and counterparty	Non-performing forbore exposures									
	Q2 2024		Q3 2024		Q4 2024		Q1 2025		Q2 2025	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
<b>Cash balances at central banks and other demand deposits</b>	C	C	C	C	C	C	C	C	C	C
<b>Loans and advances <sup>1)</sup></b>	129.96	37.58%	132.61	36.88%	132.32	36.84%	134.45	36.07%	134.68	36.05%
Central banks	C	C	C	C	C	C	0.01	79.63%	0.01	86.39%
General governments	0.33	15.97%	0.35	18.39%	0.37	17.08%	0.39	19.57%	0.38	20.00%
Credit institutions	C	35.10%	C	27.90%	C	29.00%	0.15	31.18%	0.15	36.21%
Other financial corporations	2.83	40.27%	2.74	43.33%	3.42	43.47%	3.47	40.82%	3.35	44.17%
Non-financial corporations	80.05	38.23%	82.61	37.35%	81.81	37.29%	83.73	36.48%	85.05	36.37%
Households	46.61	36.45%	46.73	35.84%	46.56	35.75%	46.70	35.13%	45.73	34.97%
<b>Debt securities</b>	0.56	44.88%	0.50	40.79%	1.19	20.06%	1.80	19.79%	1.78	20.20%
<b>Other <sup>2)</sup></b>	C	50.86%	C	58.94%	C	59.60%	C	59.68%	C	57.81%
<b>Off-balance sheet exposures</b>	4.20	12.41%	4.38	11.98%	5.25	12.08%	5.51	12.24%	5.39	12.76%
<b>Total</b>	<b>138.05</b>	<b>37.16%</b>	<b>140.10</b>	<b>36.53%</b>	<b>141.08</b>	<b>36.15%</b>	<b>143.83</b>	<b>35.30%</b>	<b>143.47</b>	<b>35.22%</b>

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 (Q2 2025)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Belgium	770.86	0.18%	7.97	44.03%	2.38	1.86%	2.37	29.67%
Bulgaria	C	C	C	C	C	C	C	C
Germany	4,912.85	0.23%	58.70	31.59%	36.71	2.00%	26.52	28.40%
Estonia	38.07	0.25%	0.32	26.01%	0.31	2.06%	0.19	26.66%
Ireland	717.41	0.26%	5.94	26.17%	3.82	5.34%	3.04	25.50%
Greece	352.07	0.46%	8.48	49.14%	2.97	4.82%	2.98	47.11%
Spain	4,262.52	0.39%	76.86	44.06%	22.46	6.95%	30.25	42.13%
France	9,155.26	0.33%	136.54	42.63%	35.36	4.91%	38.48	35.69%
Croatia <sup>1)</sup>	-	-	-	-	-	-	-	-
Italy	3,200.48	0.35%	48.42	46.29%	17.07	6.56%	13.36	47.82%
Cyprus	C	C	C	C	C	C	C	C
Latvia	63.14	0.25%	0.21	37.92%	0.41	3.65%	0.09	46.16%
Lithuania	48.92	0.19%	0.19	41.80%	0.13	1.47%	0.06	26.42%
Luxembourg	C	C	C	C	C	C	C	C
Malta	C	C	C	C	C	C	C	C
Netherlands	2,834.21	0.10%	30.70	22.66%	17.32	1.56%	14.52	21.95%
Austria	867.66	0.44%	14.26	41.89%	7.18	4.14%	5.77	36.02%
Portugal	280.77	0.71%	4.98	51.88%	1.87	8.07%	1.39	63.21%
Slovenia	62.98	0.53%	0.72	57.32%	0.31	8.37%	0.23	53.02%
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-	-
Finland	778.26	0.12%	7.28	21.24%	5.83	1.72%	3.25	18.69%
<b>Total</b>	<b>28,511.38</b>	<b>0.30%</b>	<b>404.20</b>	<b>39.77%</b>	<b>155.34</b>	<b>4.17%</b>	<b>143.47</b>	<b>35.22%</b>

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 (Q2 2025)	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	1,332.64	0.29%	20.90	29.11%	19.81	2.17%	12.53	28.70%
Custodian and asset managers	320.81	0.08%	1.42	34.07%	C	C	C	C
Development/promotional lenders	C	C	C	C	1.04	1.38%	1.65	C
Diversified lenders	3,514.82	0.42%	61.25	45.10%	24.33	5.17%	21.02	43.55%
G-SIBs <sup>1)</sup>	11,527.77	0.30%	172.42	40.34%	58.43	4.37%	56.44	34.80%
Retail and consumer credit lenders	1,256.28	0.41%	15.76	42.28%	4.69	4.29%	3.77	40.46%
Small market lenders	214.05	0.43%	1.83	49.50%	1.33	6.25%	0.71	44.91%
Universal and investment banks	9,833.35	0.25%	122.83	39.21%	44.89	4.26%	46.63	34.06%
Not classified	C	C	C	C	C	C	C	C
<b>Total</b>	<b>28,511.38</b>	<b>0.30%</b>	<b>404.20</b>	<b>39.77%</b>	<b>155.34</b>	<b>4.17%</b>	<b>143.47</b>	<b>35.22%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2025)	Total exposures				Forborne exposures			
	Performing		Non-performing		Performing		Non-performing	
	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio	Amount	Coverage ratio
Banks with total assets								
Less than €30 billion	244.96	0.40%	2.26	49.09%	1.60	5.51%	0.88	43.31%
Between €30 billion and €100 billion	2,786.46	0.30%	39.31	38.96%	22.75	3.16%	16.43	36.79%
Between €100 billion and €200 billion	3,017.24	0.32%	49.02	37.00%	20.01	4.42%	16.75	34.52%
More than €200 billion	10,934.96	0.28%	141.18	40.11%	52.56	4.24%	52.98	35.27%
G-SIBs <sup>1)</sup>	11,527.77	0.30%	172.42	40.34%	58.43	4.37%	56.44	34.80%
<b>Total</b>	<b>28,511.38</b>	<b>0.30%</b>	<b>404.20</b>	<b>39.77%</b>	<b>155.34</b>	<b>4.17%</b>	<b>143.47</b>	<b>35.22%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

### T04.04.1 Fair value hierarchy by reference period

(EUR billions; percentages)

Type of instrument	Fair value hierarchy														
	Q2 2024			Q3 2024			Q4 2024			Q1 2025			Q2 2025		
	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	20.06	1,753.67	38.99	22.34	1,704.36	39.54	12.87	1,906.56	39.55	16.90	1,688.70	42.47	17.15	1,815.72	42.42
Equity instruments	452.97	19.86	78.66	461.51	21.68	78.91	443.65	24.17	80.70	483.71	23.91	81.05	477.44	26.32	81.84
Debt securities	1,438.65	455.71	34.44	1,524.50	448.16	37.61	1,425.55	471.61	38.99	1,657.07	463.85	39.64	1,704.49	449.85	37.83
Loans and advances	11.48	1,376.01	75.09	12.15	1,444.33	78.80	13.62	1,299.08	85.74	13.09	1,447.18	85.68	16.92	1,444.17	85.66
<b>Total</b>	<b>1,923.15</b>	<b>3,605.26</b>	<b>227.17</b>	<b>2,020.50</b>	<b>3,618.53</b>	<b>234.86</b>	<b>1,895.69</b>	<b>3,701.42</b>	<b>244.98</b>	<b>2,170.76</b>	<b>3,623.65</b>	<b>248.85</b>	<b>2,215.99</b>	<b>3,736.06</b>	<b>247.75</b>
<b>as a share of total assets</b>	<b>7.23%</b>	<b>13.55%</b>	<b>0.85%</b>	<b>7.50%</b>	<b>13.43%</b>	<b>0.87%</b>	<b>7.06%</b>	<b>13.79%</b>	<b>0.91%</b>	<b>7.87%</b>	<b>13.14%</b>	<b>0.90%</b>	<b>7.99%</b>	<b>13.46%</b>	<b>0.89%</b>

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 (Q2 2025)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Belgium	694.32	23.33	3.36%	26.50	3.82%	3.70	0.53%
Bulgaria	C	C	C	C	C	C	C
Germany	5,355.88	384.04	7.17%	1,212.26	22.63%	56.62	1.06%
Estonia	34.12	0.42	1.22%	0.11	0.32%	0.01	0.02%
Ireland	709.63	61.21	8.63%	133.68	18.84%	3.75	0.53%
Greece	332.83	10.23	3.07%	6.64	1.99%	1.73	0.52%
Spain	3,865.04	219.58	5.68%	278.96	7.22%	23.50	0.61%
France	9,605.81	960.53	10.00%	1,606.22	16.72%	105.06	1.09%
Croatia <sup>1)</sup>	-	-	-	-	-	-	-
Italy	2,599.06	266.00	10.23%	110.88	4.27%	19.30	0.74%
Cyprus	C	C	C	C	C	C	C
Latvia	58.32	0.93	1.59%	0.10	0.17%	0.00	0.00%
Lithuania	47.32	C	C	0.10	0.20%	C	C
Luxembourg	C	C	C	C	C	C	C
Malta	C	C	C	C	C	C	C
Netherlands	2,475.30	173.98	7.03%	174.00	7.03%	16.47	0.67%
Austria	759.56	27.36	3.60%	14.61	1.92%	5.69	0.75%
Portugal	256.27	24.93	9.73%	3.92	1.53%	2.52	0.98%
Slovenia	54.35	2.90	5.33%	1.32	2.42%	0.04	0.08%
Slovakia <sup>1)</sup>	-	-	-	-	-	-	-
Finland	746.84	58.85	7.88%	C	C	C	C
<b>Total</b>	<b>27,749.65</b>	<b>2,215.99</b>	<b>7.99%</b>	<b>3,736.06</b>	<b>13.46%</b>	<b>247.75</b>	<b>0.89%</b>

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 (Q2 2025)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Corporate/wholesale lenders	1,215.30	89.44	7.36%	109.81	9.04%	9.16	0.75%
Custodian and asset managers	339.79	21.98	6.47%	42.85	12.61%	2.24	0.66%
Development/promotional lenders	C	C	6.06%	C	2.84%	C	C
Diversified lenders	3,121.67	145.68	4.67%	55.38	1.77%	18.54	0.59%
G-SIBs <sup>1)</sup>	11,909.07	1,110.53	9.33%	2,142.50	17.99%	127.01	1.07%
Retail and consumer credit lenders	1,268.05	37.07	2.92%	34.47	2.72%	7.47	0.59%
Small market lenders	192.57	5.69	2.95%	1.81	0.94%	0.08	0.04%
Universal and investment banks	9,222.14	778.10	8.44%	1,336.32	14.49%	66.72	0.72%
Not classified	C	C	C	C	C	C	C
<b>Total</b>	<b>27,749.65</b>	<b>2,215.99</b>	<b>7.99%</b>	<b>3,736.06</b>	<b>13.46%</b>	<b>247.75</b>	<b>0.89%</b>

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

### T04.04.3 Fair value hierarchy by classification (size)

(EUR billions; percentages)

Category (Q2 2025)	Total assets	Level 1		Level 2		Level 3	
		Amount	Ratio	Amount	Ratio	Amount	Ratio
Banks with total assets							
Less than €30 billion	<b>222.64</b>	5.76	2.59%	2.14	0.96%	0.28	0.12%
Between €30 billion and €100 billion	<b>2,663.88</b>	93.59	3.51%	111.45	4.18%	16.31	0.61%
Between €100 billion and €200 billion	<b>2,925.83</b>	238.61	8.16%	341.51	11.67%	32.09	1.10%
More than €200 billion	<b>10,028.24</b>	767.50	7.65%	1,138.45	11.35%	72.05	0.72%
G-SIBs <sup>1)</sup>	<b>11,909.07</b>	1,110.53	9.33%	2,142.50	17.99%	127.01	1.07%
<b>Total</b>	<b>27,749.65</b>	<b>2,215.99</b>	<b>7.99%</b>	<b>3,736.06</b>	<b>13.46%</b>	<b>247.75</b>	<b>0.89%</b>

Source: ECB.

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

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Item	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Total loans and advances subject to impairment review</b> <sup>1) 2)</sup>	14,818.65	14,929.82	14,997.77	15,271.67	15,321.92
<b>Stage 1 loans and advances</b>	13,069.85	13,123.26	13,159.65	13,431.72	13,506.33
Stage 1 as a share of total loans and advances <sup>2)</sup>	88.20%	87.90%	87.74%	87.95%	88.15%
Stage 1 coverage ratio	0.20%	0.20%	0.20%	0.19%	0.19%
<b>Stage 2 loans and advances</b>	1,400.64	1,453.59	1,488.78	1,491.21	1,469.69
Stage 2 as a share of total loans and advances <sup>2)</sup>	9.45%	9.74%	9.93%	9.76%	9.59%
Stage 2 coverage ratio	3.47%	3.31%	3.20%	3.24%	3.21%
<b>Stage 3 loans and advances</b>	335.72	340.22	337.24	335.85	333.57
Stage 3 as a share of total loans and advances <sup>2)</sup>	2.27%	2.28%	2.25%	2.20%	2.18%
Stage 3 coverage ratio	43.06%	42.79%	42.41%	42.79%	42.89%
<b>Purchased or originated credit-impaired loans and advances</b> <sup>3)</sup>	12.44	12.75	12.10	12.89	12.34
Purchased or originated credit-impaired as a share of total loans and advances <sup>2)</sup>	0.08%	0.09%	0.08%	0.08%	0.08%
Purchased or originated credit-impaired coverage ratio	21.17%	21.37%	21.27%	20.61%	21.17%

Source: ECB.

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

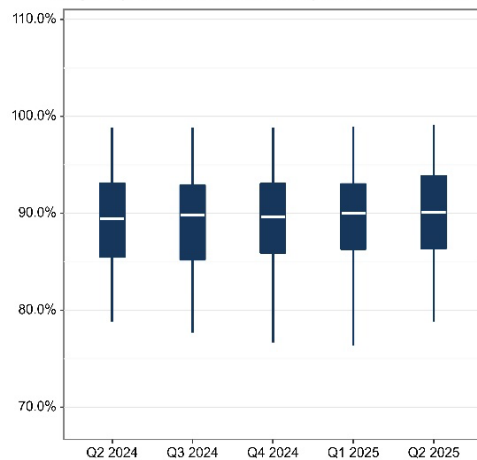
C: the value is suppressed for confidentiality reasons.

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

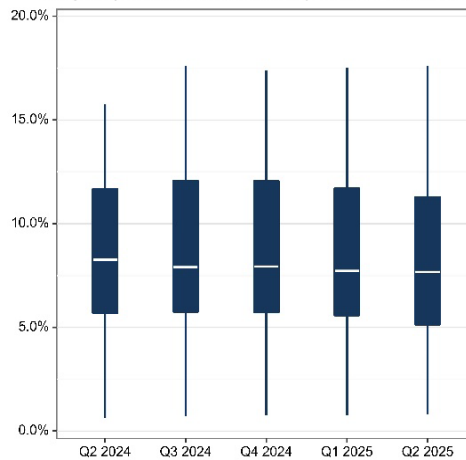
2) Loans and advances at amortised cost (AC) and fair value through other comprehensive income (FVOCI).

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

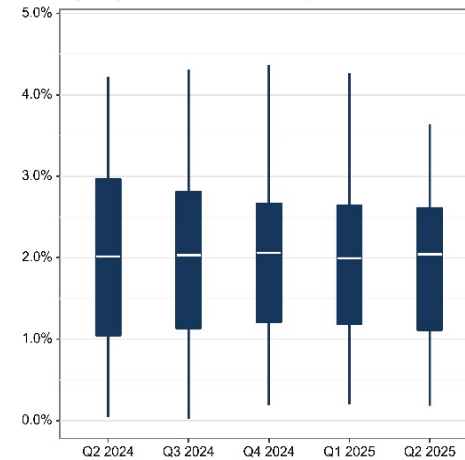
**Stage 1 (as a share of L&A subject to impairments)**



**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 (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Total loans and advances subject to impairment review <sup>1) 2)</sup></b>	<b>15,321.92</b>	471.51	C	2,298.72	23.43	291.06	183.31	2,435.01	5,034.31	-	1,543.69
<b>Stage 1 loans and advances</b>	<b>13,506.33</b>	423.55	C	1,915.22	21.51	262.19	163.68	2,218.43	4,420.24	-	1,373.13
Stage 1 as a share of total loans and advances <sup>2)</sup>	<b>88.15%</b>	89.83%	C	83.32%	91.80%	90.08%	89.29%	91.11%	87.80%	-	88.95%
Stage 1 coverage ratio	<b>0.19%</b>	0.09%	C	0.10%	0.17%	0.18%	0.36%	0.33%	0.20%	-	0.21%
<b>Stage 2 loans and advances</b>	<b>1,469.69</b>	40.65	C	339.43	1.62	23.75	12.57	151.79	489.64	-	132.32
Stage 2 as a share of total loans and advances <sup>2)</sup>	<b>9.59%</b>	8.62%	C	14.77%	6.90%	8.16%	6.86%	6.23%	9.73%	-	8.57%
Stage 2 coverage ratio	<b>3.21%</b>	1.80%	C	1.74%	2.53%	4.16%	6.38%	5.47%	3.56%	-	5.06%
<b>Stage 3 loans and advances</b>	<b>333.57</b>	6.62	C	41.79	C	4.83	5.26	63.95	121.45	-	36.58
Stage 3 as a share of total loans and advances <sup>2)</sup>	<b>2.18%</b>	1.41%	C	1.82%	C	1.66%	2.87%	2.63%	2.41%	-	2.37%
Stage 3 coverage ratio	<b>42.89%</b>	48.74%	C	35.80%	25.87%	29.45%	42.16%	48.21%	44.70%	-	52.44%
<b>Purchased or originated credit-impaired loans and advances</b>	<b>12.34</b>	0.68	C	2.29	C	0.29	1.80	0.83	2.98	-	1.66
Purchased or originated credit-impaired as a share of total loans and advances <sup>2)</sup>	<b>0.08%</b>	0.14%	C	0.10%	C	0.10%	0.98%	0.03%	0.06%	-	0.11%
Purchased or originated credit-impaired coverage ratio	<b>21.17%</b>	C	C	20.66%	C	C	11.54%	37.28%	21.32%	-	29.22%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Total loans and advances subject to impairment review</b> <sup>1) 2)</sup>	C	39.99	21.98	C	C	1,797.58	490.00	139.67	32.47	-	431.76
<b>Stage 1 loans and advances</b>	C	36.05	20.93	C	C	1,615.36	412.55	121.99	28.95	-	395.64
Stage 1 as a share of total loans and advances <sup>2)</sup>	C	90.15%	95.23%	C	C	89.86%	84.20%	87.34%	89.18%	-	91.63%
Stage 1 coverage ratio	C	0.22%	0.26%	C	C	0.06%	0.22%	0.53%	0.50%	-	0.07%
<b>Stage 2 loans and advances</b>	C	3.73	0.87	C	C	154.39	63.67	14.24	2.80	-	30.03
Stage 2 as a share of total loans and advances <sup>2)</sup>	C	9.33%	3.97%	C	C	8.59%	12.99%	10.20%	8.64%	-	6.96%
Stage 2 coverage ratio	C	1.74%	3.92%	C	C	1.20%	3.45%	7.61%	5.36%	-	1.63%
<b>Stage 3 loans and advances</b>	C	0.20	C	C	C	C	12.80	3.33	0.63	-	5.80
Stage 3 as a share of total loans and advances <sup>2)</sup>	C	0.50%	C	C	C	C	2.61%	2.38%	1.93%	-	1.34%
Stage 3 coverage ratio	C	39.21%	45.04%	C	C	24.46%	43.18%	58.73%	58.94%	-	24.18%
<b>Purchased or originated credit-impaired loans and advances</b>	C	0.01	C	C	C	C	0.97	0.12	0.08	-	0.29
Purchased or originated credit-impaired as a share of total loans and advances <sup>2)</sup>	C	0.02%	C	C	C	C	0.20%	0.08%	0.26%	-	0.07%
Purchased or originated credit-impaired coverage ratio	C	6.29%	C	C	C	C	16.71%	43.28%	30.16%	-	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q2 2025)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Total loans and advances subject to impairment review</b> <sup>1) 2)</sup>	<b>15,321.92</b>	770.77	97.70	C	1,805.86	6,230.52	775.35	128.58	5,188.30	C
<b>Stage 1 loans and advances</b>	<b>13,506.33</b>	642.33	92.62	C	1,588.09	5,485.32	649.47	116.20	4,629.09	C
Stage 1 as a share of total loans and advances <sup>2)</sup>	<b>88.15%</b>	83.34%	94.80%	93.26%	87.94%	88.04%	83.77%	90.37%	89.22%	C
Stage 1 coverage ratio	<b>0.19%</b>	0.08%	0.04%	C	0.25%	0.19%	0.24%	0.33%	0.18%	C
<b>Stage 2 loans and advances</b>	<b>1,469.69</b>	111.32	3.68	C	167.46	593.06	113.41	10.61	453.32	C
Stage 2 as a share of total loans and advances <sup>2)</sup>	<b>9.59%</b>	14.44%	3.76%	5.24%	9.27%	9.52%	14.63%	8.25%	8.74%	C
Stage 2 coverage ratio	<b>3.21%</b>	2.02%	2.45%	C	4.56%	3.45%	2.61%	4.12%	2.86%	C
<b>Stage 3 loans and advances</b>	<b>333.57</b>	16.51	C	C	46.06	148.55	11.91	1.65	102.77	C
Stage 3 as a share of total loans and advances <sup>2)</sup>	<b>2.18%</b>	2.14%	C	1.49%	2.55%	2.38%	1.54%	1.29%	1.98%	C
Stage 3 coverage ratio	<b>42.89%</b>	31.45%	35.89%	C	48.50%	42.99%	47.07%	50.34%	42.57%	C
<b>Purchased or originated credit-impaired loans and advances</b>	<b>12.34</b>	0.61	C	C	4.25	3.59	0.56	0.11	3.12	C
Purchased or originated credit-impaired as a share of total loans and advances <sup>2)</sup>	<b>0.08%</b>	0.08%	C	C	0.24%	0.06%	0.07%	0.09%	0.06%	C
Purchased or originated credit-impaired coverage ratio	<b>21.17%</b>	11.05%	C	C	17.42%	24.26%	17.49%	27.69%	25.59%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

(EUR billions; percentages)

Item (Q2 2025)	Total	Total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Total loans and advances subject to impairment review</b> <sup>1) 2)</sup>	<b>15,321.92</b>	129.33	1,345.13	1,582.39	6,034.55	6,230.52
<b>Stage 1 loans and advances</b>	<b>13,506.33</b>	118.24	1,216.03	1,386.94	5,299.79	5,485.32
Stage 1 as a share of total loans and advances <sup>2)</sup>	<b>88.15%</b>	91.43%	90.40%	87.65%	87.82%	88.04%
Stage 1 coverage ratio	<b>0.19%</b>	0.35%	0.19%	0.20%	0.18%	0.19%
<b>Stage 2 loans and advances</b>	<b>1,469.69</b>	8.94	99.78	156.43	611.48	593.06
Stage 2 as a share of total loans and advances <sup>2)</sup>	<b>9.59%</b>	6.91%	7.42%	9.89%	10.13%	9.52%
Stage 2 coverage ratio	<b>3.21%</b>	5.22%	3.16%	3.53%	2.87%	3.45%
<b>Stage 3 loans and advances</b>	<b>333.57</b>	1.99	26.99	36.95	119.09	148.55
Stage 3 as a share of total loans and advances <sup>2)</sup>	<b>2.18%</b>	1.54%	2.01%	2.33%	1.97%	2.38%
Stage 3 coverage ratio	<b>42.89%</b>	50.10%	41.12%	41.83%	43.36%	42.99%
<b>Purchased or originated credit-impaired loans and advances</b>	<b>12.34</b>	0.16	2.33	2.07	4.19	3.59
Purchased or originated credit-impaired as a share of total loans and advances <sup>2)</sup>	<b>0.08%</b>	0.12%	0.17%	0.13%	0.07%	0.06%
Purchased or originated credit-impaired coverage ratio	<b>21.17%</b>	30.78%	12.12%	22.91%	22.33%	24.26%

Source: ECB.

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C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Stage 2 loans and advances</b> <sup>1) 2)</sup>	1,400.64	1,453.59	1,488.78	1,491.21	1,469.69
Central banks	2.61	8.30	3.90	3.83	4.05
General governments	25.08	25.68	27.51	23.91	26.65
Credit institutions	12.14	11.64	9.28	10.86	10.77
Other financial corporations	64.28	64.86	63.35	60.28	57.91
Non-financial corporations	759.82	776.90	786.14	786.30	777.62
of which: Small and Medium-sized Enterprises	339.50	342.04	342.00	345.17	348.45
of which: collateralised by commercial immovable property	238.04	238.71	232.50	231.01	224.83
Households	536.70	566.21	598.59	606.04	592.68
of which: collateralised by residential immovable property	299.83	305.05	332.33	331.02	322.42
of which: credit for consumption	97.52	118.78	119.83	121.79	118.22
<b>Stage 2 as a share of total loans and advances subject to impairment review</b> <sup>2)</sup>	9.45%	9.74%	9.93%	9.76%	9.59%
Central banks	1.49%	4.74%	2.60%	2.22%	2.19%
General governments	2.91%	2.98%	3.15%	2.69%	2.97%
Credit institutions	1.26%	1.14%	0.93%	1.02%	0.98%
Other financial corporations	5.75%	5.51%	5.65%	5.06%	4.88%
Non-financial corporations	13.56%	14.01%	13.93%	13.81%	13.65%
of which: Small and Medium-sized Enterprises	15.36%	15.57%	15.35%	15.37%	15.64%
of which: collateralised by commercial immovable property	19.48%	19.51%	18.94%	18.82%	18.40%
Households	8.81%	9.20%	9.64%	9.68%	9.47%
of which: collateralised by residential immovable property	8.06%	8.15%	8.80%	8.70%	8.46%
of which: credit for consumption	10.19%	12.05%	11.98%	12.08%	11.74%

Source: ECB.

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C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Item (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Stage 2 loans and advances <sup>1) 2)</sup></b>	<b>1,469.69</b>	40.65	C	339.43	1.62	23.75	12.57	151.79	489.64	-	132.32
Central banks	<b>4.05</b>	C	C	C	C	C	C	C	C	-	3.62
General governments	<b>26.65</b>	3.12	C	C	C	C	C	0.55	13.37	-	3.01
Credit institutions	<b>10.77</b>	C	C	9.15	C	C	C	C	C	-	0.57
Other financial corporations	<b>57.91</b>	0.95	C	28.28	C	2.41	0.10	2.30	9.94	-	8.09
Non-financial corporations	<b>777.62</b>	20.21	C	211.55	0.94	16.03	5.05	56.31	263.79	-	76.71
of which: Small and Medium-sized Enterprises	<b>348.45</b>	13.98	C	56.26	0.64	5.85	3.00	28.87	141.11	-	37.22
of which: collateralised by commercial immovable property	<b>224.83</b>	6.84	C	91.15	0.64	4.87	2.42	13.28	45.37	-	18.69
Households	<b>592.68</b>	16.37	C	87.57	0.65	5.26	7.42	92.60	201.81	-	40.31
of which: collateralised by residential immovable property	<b>322.42</b>	13.26	C	36.71	0.52	4.02	5.34	56.96	62.77	-	24.51
of which: credit for consumption	<b>118.22</b>	1.34	C	37.78	0.07	0.66	0.80	30.06	29.32	-	6.68
<b>Stage 2 as a share of total loans and advances subject to impairment review <sup>2)</sup></b>	<b>9.59%</b>	8.62%	C	14.77%	6.90%	8.16%	6.86%	6.23%	9.73%	-	8.57%
Central banks	<b>2.19%</b>	C	C	C	C	C	C	C	C	-	22.58%
General governments	<b>2.97%</b>	11.51%	C	1.86%	C	C	1.20%	0.50%	3.34%	-	5.90%
Credit institutions	<b>0.98%</b>	0.05%	C	2.33%	C	C	C	0.03%	0.23%	-	0.75%
Other financial corporations	<b>4.88%</b>	5.76%	C	9.20%	C	5.14%	0.37%	1.68%	3.38%	-	4.87%
Non-financial corporations	<b>13.65%</b>	13.76%	C	23.55%	9.21%	18.76%	4.99%	6.94%	13.72%	-	11.96%
of which: Small and Medium-sized Enterprises	<b>15.64%</b>	15.58%	C	23.85%	9.24%	26.43%	8.04%	10.00%	15.71%	-	14.31%
of which: collateralised by commercial immovable property	<b>18.40%</b>	14.58%	C	33.85%	9.66%	32.36%	10.04%	12.22%	14.58%	-	15.39%
Households	<b>9.47%</b>	7.11%	C	16.02%	5.35%	5.20%	15.60%	7.57%	9.70%	-	6.79%
of which: collateralised by residential immovable property	<b>8.46%</b>	6.53%	C	9.68%	4.84%	4.57%	16.98%	7.03%	10.05%	-	5.67%
of which: credit for consumption	<b>11.74%</b>	11.73%	C	35.14%	10.30%	7.31%	10.36%	9.39%	8.10%	-	8.31%

Source: ECB.

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

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

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

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

(EUR billions; percentages)

Item (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Stage 2 loans and advances <sup>1) 2)</sup></b>	C	3.73	0.87	C	C	154.39	63.67	14.24	2.80	-	30.03
Central banks	C	C	C	C	C	C	C	C	C	-	C
General governments	C	C	C	C	C	0.83	2.52	0.32	0.01	-	0.16
Credit institutions	C	C	C	C	C	C	C	C	0.00	-	C
Other financial corporations	C	C	C	C	C	2.30	2.24	0.26	C	-	0.56
Non-financial corporations	C	1.35	0.31	C	C	59.20	39.07	6.24	1.56	-	14.95
of which: Small and Medium-sized Enterprises	C	0.93	0.18	C	C	23.53	22.48	4.69	0.95	-	6.40
of which: collateralised by commercial immovable property	C	0.84	0.19	C	C	18.97	14.08	1.83	0.61	-	2.53
Households	C	C	0.55	C	C	92.01	19.42	7.42	1.23	-	14.36
of which: collateralised by residential immovable property	C	C	C	C	C	85.57	11.71	5.64	0.38	-	10.67
of which: credit for consumption	C	C	0.21	C	C	2.11	4.44	1.31	0.52	-	2.06
<b>Stage 2 as a share of total loans and advances subject to impairment review <sup>2)</sup></b>	C	9.33%	3.97%	C	C	8.59%	12.99%	10.20%	8.64%	-	6.96%
Central banks	C	C	C	C	C	C	C	C	C	-	C
General governments	C	C	C	C	C	0.75%	13.61%	7.75%	1.08%	-	0.76%
Credit institutions	C	C	C	C	C	0.06%	C	C	0.01%	-	C
Other financial corporations	C	C	C	C	C	1.62%	9.38%	7.40%	C	-	3.61%
Non-financial corporations	C	9.68%	5.44%	C	C	9.88%	19.14%	14.04%	11.42%	-	8.64%
of which: Small and Medium-sized Enterprises	C	10.03%	7.72%	C	C	13.39%	25.52%	15.70%	11.27%	-	10.04%
of which: collateralised by commercial immovable property	C	10.22%	5.37%	C	C	10.77%	20.53%	16.60%	11.77%	-	7.31%
Households	C	C	7.40%	C	C	11.06%	9.51%	8.96%	7.54%	-	6.68%
of which: collateralised by residential immovable property	C	C	C	C	C	11.06%	8.22%	8.21%	5.93%	-	5.91%
of which: credit for consumption	C	C	8.98%	C	C	7.84%	11.83%	13.24%	8.72%	-	11.61%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

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

(EUR billions; percentages)

Item (Q2 2025)	Total	Corporate/ wholesale lender	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Stage 2 loans and advances <sup>1) 2)</sup></b>	<b>1,469.69</b>	111.32	3.68	C	167.46	593.06	113.41	10.61	453.32	C
Central banks	<b>4.05</b>	C	C	C	C	0.24	C	C	3.63	C
General governments	<b>26.65</b>	C	C	3.60	3.05	11.01	0.54	C	7.33	C
Credit institutions	<b>10.77</b>	1.69	C	C	C	0.66	C	0.00	7.93	C
Other financial corporations	<b>57.91</b>	9.98	C	C	5.52	13.10	2.28	0.10	26.42	C
Non-financial corporations	<b>777.62</b>	92.18	C	12.67	94.98	296.10	45.13	5.12	228.61	C
of which: Small and Medium-sized Enterprises	<b>348.45</b>	33.06	C	C	56.93	128.82	11.19	3.09	106.20	C
of which: collateralised by commercial immovable property	<b>224.83</b>	50.72	C	C	32.11	59.82	4.63	2.83	69.03	C
Households	<b>592.68</b>	6.35	C	0.06	63.31	271.95	65.39	5.37	179.40	C
of which: collateralised by residential immovable property	<b>322.42</b>	4.17	C	C	42.87	121.50	19.79	3.11	130.51	C
of which: credit for consumption	<b>118.22</b>	C	C	C	9.11	45.61	C	1.37	26.62	C
<b>Stage 2 as a share of total loans and advances subject to impairment review <sup>2)</sup></b>	<b>9.59%</b>	14.44%	3.76%	5.24%	9.27%	9.52%	14.63%	8.25%	8.74%	C
Central banks	<b>2.19%</b>	C	C	C	C	0.29%	C	C	4.95%	C
General governments	<b>2.97%</b>	1.29%	C	2.24%	6.91%	3.35%	0.56%	0.91%	4.19%	C
Credit institutions	<b>0.98%</b>	1.52%	C	C	0.61%	0.23%	C	0.00%	1.47%	C
Other financial corporations	<b>4.88%</b>	14.47%	C	C	5.08%	2.57%	11.83%	5.06%	5.76%	C
Non-financial corporations	<b>13.65%</b>	20.86%	C	8.97%	13.19%	13.27%	24.88%	10.46%	11.95%	C
of which: Small and Medium-sized Enterprises	<b>15.64%</b>	22.79%	C	C	16.49%	16.07%	18.14%	10.44%	13.55%	C
of which: collateralised by commercial immovable property	<b>18.40%</b>	28.98%	C	C	18.43%	15.75%	18.31%	11.00%	16.54%	C
Households	<b>9.47%</b>	10.22%	C	8.30%	7.56%	9.77%	14.30%	8.60%	8.85%	C
of which: collateralised by residential immovable property	<b>8.46%</b>	9.44%	C	C	6.57%	9.40%	7.32%	7.76%	8.73%	C
of which: credit for consumption	<b>11.74%</b>	C	C	C	9.74%	9.05%	C	9.63%	9.61%	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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



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

(EUR billions; percentages)

Item (Q2 2025)	Total	Total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Stage 2 loans and advances <sup>1) 2)</sup></b>	<b>1,469.69</b>	8.94	99.78	156.43	611.48	593.06
Central banks	<b>4.05</b>	C	C	C	3.80	0.24
General governments	<b>26.65</b>	C	C	4.01	8.11	11.01
Credit institutions	<b>10.77</b>	0.00	C	C	3.75	0.66
Other financial corporations	<b>57.91</b>	0.13	3.35	13.22	28.10	13.10
Non-financial corporations	<b>777.62</b>	5.04	51.51	93.38	331.60	296.10
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	<b>348.45</b>	2.88	29.90	46.77	140.08	128.82
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	<b>224.83</b>	2.79	24.86	33.71	103.65	59.82
Households	<b>592.68</b>	3.75	41.32	39.54	236.13	271.95
Of which: Households (loans collateralised by residential immovable property)	<b>322.42</b>	1.75	30.43	28.31	140.43	121.50
Of which: Households (credit for consumption)	<b>118.22</b>	1.45	4.86	5.71	60.59	45.61
<b>Stage 2 as a share of total loans and advances subject to impairment review <sup>2)</sup></b>	<b>9.59%</b>	6.91%	7.42%	9.89%	10.13%	9.52%
Central banks	<b>2.19%</b>	C	C	C	4.07%	0.29%
General governments	<b>2.97%</b>	0.43%	2.12%	3.48%	2.86%	3.35%
Credit institutions	<b>0.98%</b>	0.00%	0.10%	C	0.63%	0.23%
Other financial corporations	<b>4.88%</b>	4.89%	3.66%	10.13%	6.22%	2.57%
Non-financial corporations	<b>13.65%</b>	10.30%	11.50%	13.88%	14.45%	13.27%
Of which: Non-financial corporations (Small and Medium-sized Enterprises)	<b>15.64%</b>	10.28%	15.05%	15.61%	15.56%	16.07%
Of which: Non-financial corporations (Loans collateralised by commercial immovable property)	<b>18.40%</b>	11.31%	17.50%	22.51%	19.71%	15.75%
Households	<b>9.47%</b>	6.13%	7.56%	7.25%	10.17%	9.77%
Of which: Households (loans collateralised by residential immovable property)	<b>8.46%</b>	4.55%	7.43%	6.49%	8.60%	9.40%
Of which: Households (credit for consumption)	<b>11.74%</b>	9.03%	6.52%	9.33%	17.27%	9.05%

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

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

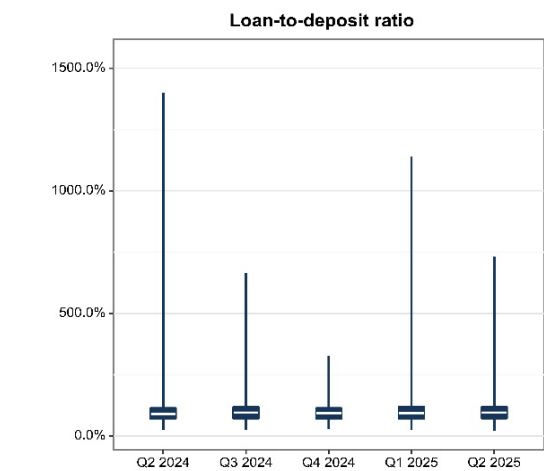
T05.01.1 Loan-to-deposit ratio by reference period

(EUR billions; percentages)

Item	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
Total loans and advances to non-financial corporations and households	11,845.00	11,862.20	11,990.69	12,181.39	12,185.37
Total deposits from non-financial corporations and households	11,600.12	11,615.37	11,952.34	11,945.57	11,927.37
Loan-to-deposit ratio	102.11%	102.13%	100.32%	101.97%	102.16%

Source: ECB.

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



## T05.01.2 Loan-to-deposit ratio by country

(EUR billions; percentages)

Country (Q2 2025)	Total loans and advances to non-financial corporations and households	Total deposits from non-financial corporations and households	Loan-to-deposit ratio
Belgium	374.26	389.48	96.09%
Bulgaria	C	C	C
Germany	1,687.91	1,439.86	117.23%
Estonia	22.15	19.63	112.88%
Ireland	187.45	273.21	68.61%
Greece	145.31	232.98	62.37%
Spain	1,993.85	2,021.29	98.64%
France	4,015.22	3,790.30	105.93%
Croatia <sup>1)</sup>	-	-	-
Italy	1,215.61	1,354.08	89.77%
Cyprus	C	C	C
Latvia	31.59	42.92	73.60%
Lithuania	12.97	37.75	34.35%
Luxembourg	C	C	C
Malta	C	C	C
Netherlands	1,427.38	1,315.65	108.49%
Austria	402.59	410.65	98.04%
Portugal	123.67	192.72	64.17%
Slovenia	29.27	40.50	72.27%
Slovakia <sup>1)</sup>	-	-	-
Finland	444.84	274.91	161.81%
<b>Total</b>	<b>12,185.37</b>	<b>11,927.37</b>	<b>102.16%</b>

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 (Q2 2025)	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	532.44	293.89	181.17%
Custodian and asset managers	43.93	69.09	63.58%
Development/promotional lenders	C	C	2521.13%
Diversified lenders	1,651.99	1,933.42	85.44%
G-SIBs <sup>1)</sup>	5,032.64	4,859.17	103.57%
Retail and consumer credit lenders	715.11	775.10	92.26%
Small market lenders	109.72	137.15	80.00%
Universal and investment banks	3,956.85	3,830.22	103.31%
Not classified	C	C	C
<b>Total</b>	<b>12,185.37</b>	<b>11,927.37</b>	<b>102.16%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

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

(EUR billions; percentages)

Category (Q2 2025)	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	108.37	160.64	67.46%
Between €30 billion and €100 billion	1,226.47	1,217.96	100.70%
Between €100 billion and €200 billion	1,200.26	1,191.14	100.77%
More than €200 billion	4,617.63	4,498.47	102.65%
G-SIBs <sup>1)</sup>	5,032.64	4,859.17	103.57%
<b>Total</b>	<b>12,185.37</b>	<b>11,927.37</b>	<b>102.16%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

### T05.02.1 Deposits to total funding ratio by reference period

(percentages)

Indicator	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
Deposits from credit institutions and other financial corporations to total funding	20.24%	19.97%	19.23%	20.28%	20.21%
Deposits from non-financial corporations to total funding	18.49%	18.19%	19.27%	18.13%	17.94%
Deposits from households to total funding	34.47%	34.23%	35.12%	34.29%	34.49%

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.

## T05.02.2 Deposits to total funding ratio by country

(percentages)

Country (Q2 2025)	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	16.88%	15.60%	46.45%
Bulgaria	C	C	C
Germany	34.70%	13.71%	21.68%
Estonia	12.94%	28.65%	35.98%
Ireland	28.21%	26.63%	27.18%
Greece	7.40%	21.78%	59.17%
Spain	13.14%	17.55%	43.07%
France	21.37%	19.51%	30.00%
Croatia <sup>1)</sup>	-	-	-
Italy	17.19%	20.24%	41.67%
Cyprus	C	C	C
Latvia	10.62%	25.66%	57.19%
Lithuania	4.51%	20.55%	68.74%
Luxembourg	C	C	C
Malta	C	C	C
Netherlands	12.42%	16.86%	42.02%
Austria	14.49%	16.80%	44.93%
Portugal	3.92%	19.75%	66.38%
Slovenia	5.23%	20.19%	65.32%
Slovakia <sup>1)</sup>	-	-	-
Finland	C	C	24.73%

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 (Q2 2025)	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	36.38%	11.21%	15.85%
Custodian and asset managers	59.86%	2.77%	22.24%
Development/promotional lenders	7.10%	1.38%	C
Diversified lenders	11.32%	20.22%	50.43%
G-SIBs <sup>1)</sup>	21.06%	19.38%	31.52%
Retail and consumer credit lenders	9.42%	7.00%	61.94%
Small market lenders	8.72%	23.63%	57.22%
Universal and investment banks	21.20%	19.21%	32.59%
Not classified	C	C	C

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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



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

(percentages)

Category (Q2 2025)	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	7.73%	22.11%	60.03%
Between €30 billion and €100 billion	20.90%	10.73%	42.23%
Between €100 billion and €200 billion	19.94%	17.60%	33.63%
More than €200 billion	19.41%	18.27%	35.38%
G-SIBs <sup>1)</sup>	21.06%	19.38%	31.52%

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

### T05.03.1 Net stable funding ratio by reference period

(EUR billions; percentages)

Net stable funding ratio and its components	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Available stable funding</b>	15,872.57	16,021.13	16,191.69	16,378.28	16,463.35
Capital items and instruments	1,987.28	2,021.31	2,056.29	2,091.55	2,096.15
Retail deposits	7,603.05	7,605.88	7,737.85	7,779.40	7,854.27
of which: maturity < 6 months	7,100.88	7,093.21	7,224.81	7,261.04	7,347.86
of which: maturity >= 6 months to < 1 year	252.28	245.34	256.96	254.53	234.64
of which: maturity >= 1 year	249.89	267.33	256.07	263.83	271.78
Other non-financial customers (except central banks)	1,958.16	1,985.67	1,977.41	2,051.91	2,064.94
of which: maturity < 6 months	1,998.08	2,038.33	2,059.75	2,090.10	2,097.26
of which: maturity >= 6 months to < 1 year	72.49	68.39	64.81	69.66	63.21
of which: maturity >= 1 year	184.35	183.48	189.53	212.58	224.10
Operational deposits	529.27	536.91	580.96	571.43	573.76
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment <sup>1)</sup>	C	C	C	C	C
Financial customers and central banks	1,281.75	1,301.49	1,299.18	1,311.66	1,286.76
of which: liabilities provided by the ECB or the central bank of a Member State	24.51	23.51	16.89	14.14	10.53
Liabilities provided where the counterparty cannot be determined	2,166.50	2,192.49	2,168.27	2,225.84	2,258.37
Independent liabilities	C	C	C	C	C
Other liabilities	312.15	343.59	332.35	311.58	294.95
<b>Required stable funding</b>	12,466.68	12,627.06	12,753.58	12,960.48	12,989.83
Central bank assets	9.29	10.63	10.80	18.09	15.87
Liquid assets	297.22	294.58	288.03	301.10	299.86
Securities other than liquid assets	747.38	753.83	768.36	803.94	802.83
Loans	9,572.14	9,609.31	9,697.13	9,860.30	9,881.71
of which: residential mortgages	1,294.23	1,305.34	1,328.89	1,323.45	1,339.22
Interdependent assets	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment <sup>1)</sup>	C	C	C	C	C
Derivatives	231.53	247.87	256.55	251.09	263.58
Contributions to CCP default fund <sup>2)</sup>	18.97	19.68	20.15	20.83	21.02
Other assets	1,329.34	1,427.98	1,436.38	1,431.74	1,427.84
Off-balance sheet items	259.81	262.25	275.12	272.40	276.15
<b>Net stable funding ratio</b>	<b>127.32%</b>	<b>126.88%</b>	<b>126.96%</b>	<b>126.37%</b>	<b>126.74%</b>

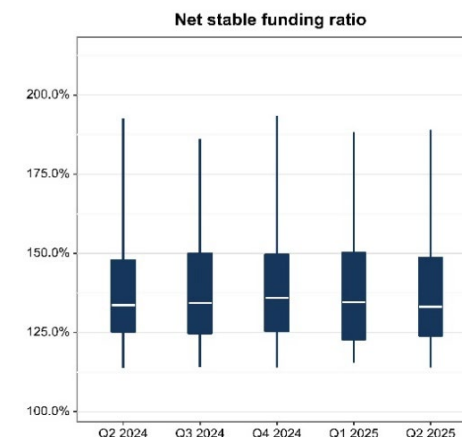
Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.



### T05.03.2 Net stable funding ratio by country/1

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Available stable funding</b>	16,463.35	478.94	C	2,635.77	24.61	366.56	260.51	2,667.01	5,069.64	-	1,771.74
Capital items and instruments	2,096.15	48.76	C	383.00	3.59	70.18	40.51	302.04	665.77	-	237.33
Retail deposits	7,854.27	310.70	C	868.23	12.52	153.57	174.59	1,520.73	2,131.97	-	983.38
of which: maturity < 6 months	7,347.86	290.30	C	712.32	11.59	145.41	162.62	1,453.78	2,029.56	-	917.64
of which: maturity >= 6 months to < 1 year	234.64	6.84	C	91.09	C	4.20	9.90	51.00	23.29	-	12.87
of which: maturity >= 1 year	271.78	13.56	C	64.83	C	3.96	2.07	15.95	79.12	-	52.87
Other non-financial customers (except central banks)	2,064.94	49.22	C	411.34	3.23	50.70	28.87	306.49	691.66	-	219.79
of which: maturity < 6 months	2,097.26	48.73	C	336.13	4.80	63.86	27.62	345.43	707.64	-	225.92
of which: maturity >= 6 months to < 1 year	63.21	0.92	C	21.32	0.04	1.49	0.54	10.21	16.23	-	4.12
of which: maturity >= 1 year	224.10	1.33	C	87.87	0.10	0.94	1.82	19.51	68.96	-	24.98
Operational deposits	573.76	13.84	C	111.27	1.86	24.75	1.35	75.43	223.68	-	39.98
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment <sup>1)</sup>	C	C	C	C	C	C	C	C	C	-	C
Financial customers and central banks	1,286.76	53.49	C	267.97	2.09	48.69	5.01	123.62	558.53	-	132.14
of which: liabilities provided by the ECB or the central bank of a Member State	10.53	C	C	0.12	C	C	C	C	4.51	-	0.29
Liabilities provided where the counterparty cannot be determined	2,258.37	C	C	519.56	C	17.96	4.53	280.95	694.38	-	124.55
Independent liabilities	C	C	C	C	C	C	C	C	C	-	C
Other liabilities	294.95	0.86	C	40.25	0.05	C	C	C	C	-	C
<b>Required stable funding</b>	12,989.83	351.44	C	2,149.07	17.71	232.81	191.26	2,002.19	4,399.28	-	1,345.68
Central bank assets	15.87	C	C	C	C	1.73	C	0.90	0.32	-	0.02
Liquid assets	299.86	9.33	C	51.67	C	6.18	1.84	22.35	149.15	-	28.60
Securities other than liquid assets	802.83	10.71	C	227.29	C	8.55	16.94	58.31	299.56	-	91.44
Loans	9,881.71	300.66	C	1,554.04	16.63	179.18	126.11	1,563.48	3,228.94	-	955.88
of which: residential mortgages	1,339.22	C	C	C	C	57.36	C	76.03	569.34	-	116.40
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment <sup>1)</sup>	C	C	C	C	C	C	C	C	C	-	C
Derivatives	263.58	6.37	C	60.51	0.07	6.55	1.30	16.58	108.36	-	30.56
Contributions to CCP default fund <sup>2)</sup>	21.02	C	C	6.48	C	0.36	C	0.94	8.58	-	2.02
Other assets	1,427.84	19.52	C	182.38	0.44	19.40	41.61	302.07	517.87	-	200.65
Off-balance sheet items	276.15	4.81	C	53.04	0.31	C	3.16	C	C	-	C
<b>Net stable funding ratio</b>	<b>126.74%</b>	<b>136.28%</b>	<b>C</b>	<b>122.65%</b>	<b>138.97%</b>	<b>157.45%</b>	<b>136.21%</b>	<b>133.20%</b>	<b>115.24%</b>	<b>-</b>	<b>131.66%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

## T05.03.2 Net stable funding ratio by country/2

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Available stable funding</b>	C	C	37.82	C	C	1,742.31	594.26	210.53	44.68	-	439.33
Capital items and instruments	C	C	3.01	C	C	166.68	77.62	22.74	6.17	-	51.83
Retail deposits	C	C	29.17	C	C	950.96	296.73	152.37	31.18	-	162.12
of which: maturity < 6 months	C	C	28.71	C	C	907.64	281.69	143.91	29.73	-	160.95
of which: maturity >= 6 months to < 1 year	C	C	C	C	C	17.41	5.31	7.04	1.05	-	1.10
of which: maturity >= 1 year	C	C	C	C	C	25.91	9.73	1.42	0.40	-	0.07
Other non-financial customers (except central banks)	C	C	1.90	C	C	147.24	65.82	16.13	4.54	-	50.72
of which: maturity < 6 months	C	C	4.17	C	C	170.67	59.54	19.67	3.77	-	63.91
of which: maturity >= 6 months to < 1 year	C	C	C	C	C	5.48	1.45	C	0.17	-	C
of which: maturity >= 1 year	C	C	0.03	C	C	10.29	5.30	C	0.60	-	C
Operational deposits	C	C	2.41	C	C	50.06	7.67	C	C	-	15.09
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment <sup>1)</sup>	C	C	C	C	C	C	C	C	C	-	C
Financial customers and central banks	C	C	C	C	C	56.84	24.26	C	1.97	-	4.85
of which: liabilities provided by the ECB or the central bank of a Member State	C	C	C	C	C	C	0.41	C	C	-	C
Liabilities provided where the counterparty cannot be determined	C	C	C	C	C	358.42	96.00	5.32	C	-	151.03
Independent liabilities	C	C	C	C	C	C	C	C	C	-	C
Other liabilities	C	C	C	C	C	C	C	4.85	0.13	-	C
<b>Required stable funding</b>	C	C	19.57	C	C	1,278.46	419.27	125.38	26.84	-	348.87
Central bank assets	C	C	C	C	C	C	C	0.08	C	-	C
Liquid assets	C	C	C	C	C	12.85	6.65	3.22	0.47	-	4.39
Securities other than liquid assets	C	C	C	C	C	35.80	21.91	9.60	2.38	-	8.28
Loans	C	C	16.61	C	C	1,126.51	332.85	96.87	21.87	-	300.60
of which: residential mortgages	C	C	C	C	C	370.87	C	C	C	-	C
Interdependent assets	C	C	C	C	C	C	C	C	C	-	C
Assets within a group or an IPS if subject to preferential treatment <sup>1)</sup>	C	C	C	C	C	C	C	C	C	-	C
Derivatives	C	C	C	C	C	26.81	1.85	1.09	C	-	2.78
Contributions to CCP default fund <sup>2)</sup>	C	C	C	C	C	2.04	0.16	C	C	-	C
Other assets	C	C	0.71	C	C	51.37	50.33	11.81	1.57	-	22.48
Off-balance sheet items	C	C	0.17	C	C	22.98	5.49	C	0.46	-	10.24
<b>Net stable funding ratio</b>	<b>C</b>	<b>C</b>	<b>193.28%</b>	<b>C</b>	<b>C</b>	<b>136.28%</b>	<b>141.74%</b>	<b>167.91%</b>	<b>166.49%</b>	<b>-</b>	<b>125.93%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

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

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2025)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Available stable funding</b>	16,463.35	738.86	173.24	C	2,352.01	6,473.55	938.73	115.37	5,292.16	C
Capital items and instruments	2,096.15	87.78	29.05	C	289.87	769.70	110.81	15.82	758.15	C
Retail deposits	7,854.27	149.00	70.15	C	1,424.22	2,975.32	606.20	75.20	2,533.77	C
of which: maturity < 6 months	7,347.86	134.70	59.58	C	1,348.06	2,808.72	545.65	71.93	2,359.75	C
of which: maturity >= 6 months to < 1 year	234.64	5.57	C	C	39.86	74.41	35.19	2.56	76.14	C
of which: maturity >= 1 year	271.78	8.72	C	C	36.30	92.19	25.37	0.71	97.87	C
Other non-financial customers (except central banks)	2,064.94	147.23	7.67	C	257.51	888.69	62.86	11.30	676.67	C
of which: maturity < 6 months	2,097.26	94.13	6.16	C	267.83	924.78	49.18	14.04	736.76	C
of which: maturity >= 6 months to < 1 year	63.21	8.03	C	0.13	5.79	30.80	2.15	0.28	15.68	C
of which: maturity >= 1 year	224.10	45.08	1.30	C	18.39	92.45	14.06	0.78	42.75	C
Operational deposits	573.76	16.44	38.36	C	40.15	290.72	3.47	4.08	179.74	C
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment <sup>1)</sup>	C	C	C	C	C	C	C	C	C	C
Financial customers and central banks	1,286.76	101.88	12.04	C	93.67	652.13	45.87	5.91	367.05	C
of which: liabilities provided by the ECB or the central bank of a Member State	10.53	C	C	C	0.75	8.52	C	0.00	1.20	C
Liabilities provided where the counterparty cannot be determined	2,258.37	226.28	C	288.41	192.09	767.31	97.82	2.21	670.54	C
Independent liabilities	C	C	C	C	C	C	C	C	C	C
Other liabilities	294.95	7.94	2.26	C	C	C	11.70	C	74.41	C
<b>Required stable funding</b>	12,989.83	608.17	94.35	C	1,634.28	5,481.30	714.27	76.38	4,104.96	C
Central bank assets	15.87	C	C	C	1.79	C	C	C	1.27	C
Liquid assets	299.86	10.27	10.43	C	30.07	155.91	7.37	0.91	74.21	C
Securities other than liquid assets	802.83	29.48	13.20	C	89.06	336.35	50.40	3.10	255.97	C
Loans	9,881.71	507.76	53.68	C	1,271.43	4,019.41	549.01	68.23	3,183.64	C
of which: residential mortgages	1,339.22	C	C	C	124.44	819.43	125.84	5.22	254.05	C
Interdependent assets	C	C	C	C	C	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment <sup>1)</sup>	C	C	C	C	C	C	C	C	C	C
Derivatives	263.58	8.15	3.70	C	10.25	132.74	3.87	0.20	98.76	C
Contributions to CCP default fund <sup>2)</sup>	21.02	0.70	0.67	C	1.42	10.40	0.10	C	7.73	C
Other assets	1,427.84	39.94	11.19	C	206.43	695.54	94.22	2.78	373.83	C
Off-balance sheet items	276.15	11.74	C	C	C	118.27	8.33	C	C	C
<b>Net stable funding ratio</b>	<b>126.74%</b>	<b>121.49%</b>	<b>183.62%</b>	<b>133.17%</b>	<b>143.92%</b>	<b>118.10%</b>	<b>131.42%</b>	<b>151.04%</b>	<b>128.92%</b>	<b>C</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

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

(EUR billions; percentages)

Net stable funding ratio and its components (Q2 2025)	Total	Banks with total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Available stable funding</b>	16,463.35	176.95	1,903.29	1,819.74	6,089.82	6,473.55
Capital items and instruments	2,096.15	22.71	227.51	263.61	812.62	769.70
Retail deposits	7,854.27	119.70	927.20	847.59	2,984.46	2,975.32
of which: maturity < 6 months	7,347.86	114.73	834.38	798.41	2,791.62	2,808.72
of which: maturity >= 6 months to < 1 year	234.64	3.47	47.29	20.79	88.68	74.41
of which: maturity >= 1 year	271.78	1.50	45.53	28.40	104.16	92.19
Other non-financial customers (except central banks)	2,064.94	17.19	185.26	192.93	780.86	888.69
of which: maturity < 6 months	2,097.26	19.90	142.98	205.59	804.02	924.78
of which: maturity >= 6 months to < 1 year	63.21	0.31	7.05	5.24	19.82	30.80
of which: maturity >= 1 year	224.10	1.56	50.49	22.43	57.16	92.45
Operational deposits	573.76	4.88	62.23	56.34	159.60	290.72
Liabilities and committed facilities within a group or an IPS if subject to preferential treatment <sup>1)</sup>	C	C	C	C	C	C
Financial customers and central banks	1,286.76	8.53	140.87	135.79	349.45	652.13
of which: liabilities provided by the ECB or the central bank of a Member State	10.53	0.00	C	C	1.93	8.52
Liabilities provided where the counterparty cannot be determined	2,258.37	2.21	340.91	284.80	863.13	767.31
Independent liabilities	C	C	C	C	C	C
Other liabilities	294.95	C	17.01	C	107.85	C
<b>Required stable funding</b>	12,989.83	107.55	1,376.16	1,297.78	4,727.05	5,481.30
Central bank assets	15.87	C	0.26	1.83	1.10	C
Liquid assets	299.86	1.59	30.95	33.89	77.52	155.91
Securities other than liquid assets	802.83	6.52	83.40	93.52	283.04	336.35
Loans	9,881.71	91.31	1,099.57	992.81	3,678.60	4,019.41
of which: residential mortgages	1,339.22	9.63	106.03	89.27	314.86	819.43
Interdependent assets	C	C	C	C	C	C
Assets within a group or an IPS if subject to preferential treatment <sup>1)</sup>	C	C	C	C	C	C
Derivatives	263.58	0.43	15.13	22.86	92.42	132.74
Contributions to CCP default fund <sup>2)</sup>	21.02	C	C	2.37	6.49	10.40
Other assets	1,427.84	6.12	125.51	127.56	473.12	695.54
Off-balance sheet items	276.15	1.57	18.62	C	C	118.27
<b>Net stable funding ratio</b>	<b>126.74%</b>	<b>164.53%</b>	<b>138.30%</b>	<b>140.22%</b>	<b>128.83%</b>	<b>118.10%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

1) IPS stands for institutional protection scheme.

2) CCP stands for central counterparty.

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

## T06.01.1 Liquidity coverage ratio by reference period

(EUR billions; percentages)

Liquidity coverage ratio and its components <sup>1)</sup>	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Numerator: Liquidity buffer</b>	4,991.40	5,025.73	4,955.38	5,156.68	5,122.44
Level 1 assets: unadjusted	4,740.32	4,792.40	4,721.03	4,916.96	4,873.19
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	31.16	26.00	36.60	87.69	83.27
Level 1 assets: adjusted amount	4,771.48	4,818.39	4,757.63	5,004.65	4,956.46
Excluding EHQCB <sup>2)</sup>	4,509.73	4,558.83	4,484.29	4,710.93	4,651.22
EHQCB	261.75	259.57	273.34	293.72	305.24
Level 2 assets: unadjusted	C	C	234.77	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	C	C	45.67	C	C
Level 2 assets: adjusted amount	293.26	280.75	280.44	266.96	279.20
Level 2A	147.69	142.40	141.56	130.98	144.21
Level 2B	145.56	138.35	138.88	135.98	134.99
Excess liquidity asset amount	C	C	0.42	C	C
<b>Denominator: Net liquidity outflow</b>	3,129.90	3,169.90	3,128.64	3,300.49	3,245.41
Total outflows	4,638.96	4,717.81	4,552.21	4,882.54	4,850.32
Reduction for inflows	1,509.06	1,547.90	1,423.56	1,582.05	1,604.91
<b>Liquidity coverage ratio</b>	<b>159.47%</b>	<b>158.55%</b>	<b>158.39%</b>	<b>156.24%</b>	<b>157.84%</b>

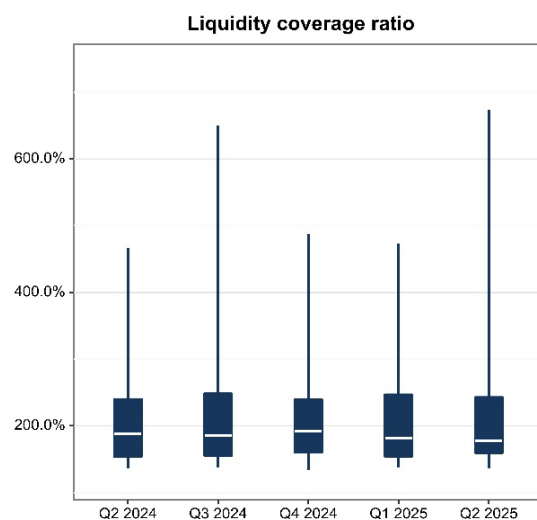
Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.



## T06.01.2 Liquidity coverage ratio<sup>1)</sup> by country/1

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q2 2025)	Total	Belgium	Bulgaria	Germany	Estonia	Ireland	Greece	Spain	France	Croatia <sup>3)</sup>	Italy
<b>Numerator: Liquidity buffer</b>	<b>5,122.44</b>	188.60	C	1,070.04	9.13	203.65	81.90	648.36	1,449.93	-	499.98
Level 1 assets: unadjusted	<b>4,873.19</b>	181.43	C	1,011.79	9.11	200.46	81.44	642.89	1,344.40	-	471.44
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>83.27</b>	C	C	4.67	C	C	<b>-0.46</b>	<b>-26.25</b>	18.62	-	<b>-10.31</b>
Level 1 assets: adjusted amount	<b>4,956.46</b>	C	C	1,016.45	C	C	80.97	616.64	1,363.02	-	461.13
Excluding EHQCB <sup>2)</sup>	<b>4,651.22</b>	179.72	C	923.00	8.91	221.91	79.61	599.65	1,308.79	-	423.82
EHQCB	<b>305.24</b>	C	C	93.45	C	C	1.37	16.99	54.23	-	37.31
Level 2 assets: unadjusted	<b>C</b>	C	C	C	C	C	C	C	C	-	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	<b>C</b>	C	C	C	C	C	C	C	C	-	C
Level 2 assets: adjusted amount	<b>279.20</b>	7.08	C	62.27	C	3.33	0.46	9.94	123.54	-	30.35
Level 2A	<b>144.21</b>	C	C	47.70	C	2.52	0.11	4.58	49.84	-	14.68
Level 2B	<b>134.99</b>	C	C	14.58	C	0.82	0.35	5.36	73.70	-	15.68
Excess liquidity asset amount	<b>C</b>	C	C	C	C	C	C	C	C	-	C
<b>Denominator: Net liquidity outflow</b>	<b>3,245.41</b>	114.66	C	720.28	4.85	112.43	39.12	393.11	1,000.17	-	298.03
Total outflows	<b>4,850.32</b>	135.43	C	1,000.52	6.01	141.63	43.44	547.38	1,746.72	-	402.65
Reduction for inflows	<b>1,604.91</b>	20.77	C	280.23	1.16	29.20	4.31	154.27	746.56	-	104.62
<b>Liquidity coverage ratio</b>	<b>157.84%</b>	<b>164.49%</b>	<b>C</b>	<b>148.56%</b>	<b>188.30%</b>	<b>181.13%</b>	<b>209.34%</b>	<b>164.93%</b>	<b>144.97%</b>	<b>-</b>	<b>167.76%</b>

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<sup>1)</sup> by country/2

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q2 2025)	Cyprus	Latvia	Lithuania	Luxembourg	Malta	Netherlands	Austria	Portugal	Slovenia	Slovakia <sup>3)</sup>	Finland
<b>Numerator: Liquidity buffer</b>	C	C	19.71	C	C	475.26	171.09	81.29	13.51	-	157.57
Level 1 assets: unadjusted	C	C	19.59	C	C	453.99	168.67	78.86	13.43	-	148.96
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	C	C	C	C	C	49.41	C	C	C	-	C
Level 1 assets: adjusted amount	C	C	C	C	C	503.39	C	C	C	-	C
Excluding EHQCB <sup>2)</sup>	C	C	20.29	C	C	482.91	162.67	77.92	13.45	-	103.45
EHQCB	C	C	C	C	C	20.49	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	0.00	C	-	C
Level 2 assets: adjusted amount	C	C	C	C	C	22.78	2.36	C	0.08	-	8.28
Level 2A	C	C	C	C	C	7.21	2.06	C	C	-	C
Level 2B	C	C	C	C	C	15.57	0.29	1.46	C	-	C
Excess liquidity asset amount	C	C	C	C	C	C	C	C	C	-	C
<b>Denominator: Net liquidity outflow</b>	C	C	3.99	C	C	311.70	101.48	28.00	5.09	-	88.73
Total outflows	C	C	7.46	C	C	494.85	137.52	35.46	7.00	-	C
Reduction for inflows	C	C	3.47	C	C	183.15	36.04	7.46	1.91	-	C
<b>Liquidity coverage ratio</b>	<b>C</b>	<b>C</b>	<b>493.53%</b>	<b>C</b>	<b>C</b>	<b>152.48%</b>	<b>168.59%</b>	<b>290.31%</b>	<b>265.37%</b>	<b>-</b>	<b>177.59%</b>

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<sup>1)</sup> by classification (business model)

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q2 2025)	Total	Corporate/ wholesale lenders	Custodian and asset managers	Development/ promotional lenders	Diversified lenders	G-SIBs <sup>3)</sup>	Retail and consumer credit lenders	Small market lenders	Universal and investment banks	Not classified
<b>Numerator: Liquidity buffer</b>	<b>5,122.44</b>	266.71	160.17	C	713.99	1,901.52	161.52	35.26	1,799.00	C
Level 1 assets: unadjusted	<b>4,873.19</b>	252.46	151.72	62.61	695.05	1,789.45	154.77	C	1,715.65	C
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>83.27</b>	C	1.22	C	-0.54	-0.90	-1.16	C	75.92	C
Level 1 assets: adjusted amount	<b>4,956.46</b>	C	152.94	C	694.51	1,788.55	153.62	C	1,791.57	C
Excluding EHQCB <sup>2)</sup>	<b>4,651.22</b>	228.37	140.61	C	653.60	1,740.01	139.59	34.91	1,638.63	C
EHQCB	<b>305.24</b>	C	12.33	4.23	40.92	48.54	14.03	C	152.94	C
Level 2 assets: unadjusted	<b>C</b>	C	C	C	C	C	C	0.19	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	<b>C</b>	C	C	C	C	C	C	C	C	C
Level 2 assets: adjusted amount	<b>279.20</b>	13.88	9.38	5.15	19.50	141.34	6.93	C	82.72	C
Level 2A	<b>144.21</b>	11.00	C	1.35	11.63	65.15	2.91	0.12	46.27	C
Level 2B	<b>134.99</b>	2.88	C	3.80	7.86	76.20	4.02	C	36.44	C
Excess liquidity asset amount	<b>C</b>	C	C	C	C	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>3,245.41</b>	169.33	76.13	C	354.06	1,352.75	79.14	14.53	1,161.32	C
Total outflows	<b>4,850.32</b>	225.42	119.26	C	444.34	2,260.04	109.78	20.54	1,624.75	C
Reduction for inflows	<b>1,604.91</b>	56.10	43.13	C	90.28	907.28	30.64	6.01	463.43	C
<b>Liquidity coverage ratio</b>	<b>157.84%</b>	<b>157.51%</b>	<b>210.40%</b>	<b>191.30%</b>	<b>201.66%</b>	<b>140.57%</b>	<b>204.11%</b>	<b>242.70%</b>	<b>154.91%</b>	<b>C</b>

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<sup>1)</sup> by classification (size)

(EUR billions; percentages)

Liquidity coverage ratio and its components (Q2 2025)	Total	Banks with total assets				G-SIBs <sup>3)</sup>
		Less than €30 billion	Between €30 billion and €100 billion	Between €100 billion and €200 billion	More than €200 billion	
<b>Numerator: Liquidity buffer</b>	<b>5,122.44</b>	72.24	606.12	628.66	1,913.90	1,901.52
Level 1 assets: unadjusted	<b>4,873.19</b>	70.93	582.07	611.07	1,819.67	1,789.45
Level 1 asset collaterals and secured cash adjustments for 30 days outflows and inflows	<b>83.27</b>	0.94	12.26	14.35	56.62	-0.90
Level 1 assets: adjusted amount	<b>4,956.46</b>	71.86	594.33	625.41	1,876.30	1,788.55
Excluding EHQCB <sup>2)</sup>	<b>4,651.22</b>	70.73	551.68	589.56	1,699.23	1,740.01
EHQCB	<b>305.24</b>	1.13	42.65	35.85	177.07	48.54
Level 2 assets: unadjusted	<b>C</b>	C	C	C	C	C
Level 2 asset collaterals adjustments for 30 days outflows and inflows	<b>C</b>	C	C	C	C	C
Level 2 assets: adjusted amount	<b>279.20</b>	1.31	25.46	17.81	93.28	141.34
Level 2A	<b>144.21</b>	0.95	14.73	9.15	54.24	65.15
Level 2B	<b>134.99</b>	0.36	10.73	8.66	39.04	76.20
Excess liquidity asset amount	<b>C</b>	C	C	C	C	C
<b>Denominator: Net liquidity outflow</b>	<b>3,245.41</b>	23.31	289.39	332.22	1,247.75	1,352.75
Total outflows	<b>4,850.32</b>	32.65	386.22	432.10	1,739.31	2,260.04
Reduction for inflows	<b>1,604.91</b>	9.35	96.83	99.89	491.56	907.28
<b>Liquidity coverage ratio</b>	<b>157.84%</b>	<b>309.91%</b>	<b>209.45%</b>	<b>189.23%</b>	<b>153.39%</b>	<b>140.57%</b>

Source: ECB.

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

C: the value is suppressed for confidentiality reasons.

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

2) EHQCB stands for Extremely High Quality Covered Bonds.

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

## T06.02.1 Liquidity coverage ratio band by reference period

(number of institutions)

Indicator	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
LCR <sup>1)</sup> ≤ 100%	-	-	-	-	-
100% < LCR ≤ 150%	24	20	20	25	19
LCR > 150%	85	88	88	87	93
<b>Total</b>	<b>109</b>	<b>108</b>	<b>108</b>	<b>112</b>	<b>112</b>

Source: ECB.

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

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

1) LCR stands for Liquidity Coverage Ratio.

## T06.02.2 Liquidity coverage ratio band by country

(number of institutions)

Country (Q2 2025)	LCR <sup>2)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Belgium	-	1	4
Bulgaria	-	-	1
Germany	-	7	20
Estonia	-	-	3
Ireland	-	-	5
Greece	-	-	4
Spain	-	2	8
France	-	4	8
Croatia <sup>1)</sup>	-	-	-
Italy	-	2	10
Cyprus	-	-	1
Latvia	-	-	2
Lithuania	-	-	3
Luxembourg	-	-	2
Malta	-	-	2
Netherlands	-	3	4
Austria	-	-	7
Portugal	-	-	3
Slovenia	-	-	3
Slovakia <sup>1)</sup>	-	-	-
Finland	-	-	3
<b>Total</b>	<b>-</b>	<b>19</b>	<b>93</b>

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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

(number of institutions)

Category (Q2 2025)	LCR <sup>2)</sup> ≤ 100%	100% < LCR ≤ 150%	LCR > 150%
Banks with total assets			
Less than €30 billion	-	-	17
Between €30 billion and €100 billion	-	3	43
Between €100 billion and €200 billion	-	2	19
More than €200 billion	-	8	13
G-SIBs <sup>1)</sup>	-	6	1
<b>Total</b>	<b>-</b>	<b>19</b>	<b>93</b>

Source: ECB.

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

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

2) LCR stands for Liquidity Coverage Ratio.

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