

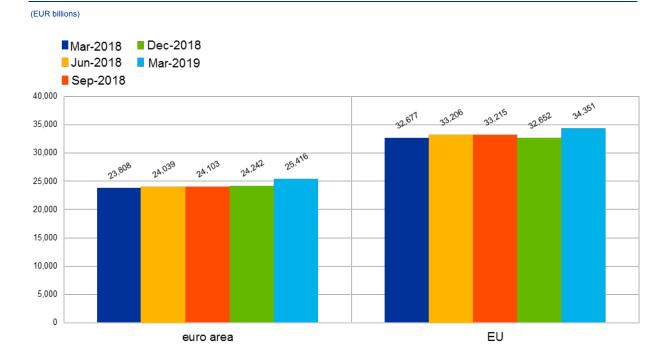
Press release

7 August 2019

ECB publishes Consolidated Banking Data for end-March 2019

- <u>Total assets of credit institutions headquartered in the EU</u> increased year on year by 5.1%, from €32.7 trillion in March 2018 to €34.4 trillion in March 2019.
- The <u>non-performing loans ratio</u>¹ dropped year on year by 0.8 percentage point to 3.1% in March 2019.

Chart 1Total assets of credit institutions headquartered in the euro area and the EU



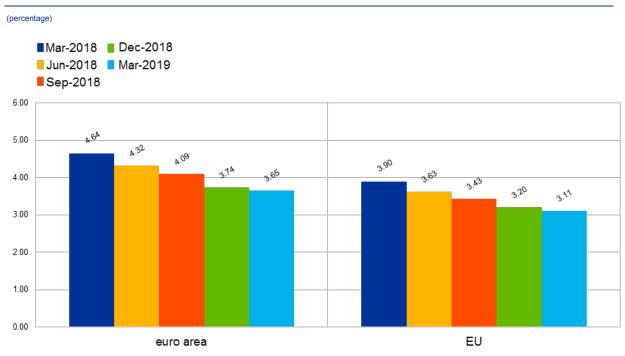
¹ Defined as the ratio of non-performing loans to total loans.

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Chart 2
Non-performing loans ratio of credit institutions headquartered in the euro area and the EU



The European Central Bank (ECB) has published the Consolidated Banking Data (CBD) with reference to end-March 2019, a data set of the European Union (EU) banking system compiled on a group consolidated basis.

The quarterly CBD cover relevant information required for the analysis of the EU banking sector, comprising a subset of the information that is available in the end-year dataset. The end-March 2019 data refer to 378 banking groups and 2,769 stand-alone credit institutions operating in the EU (including foreign subsidiaries and branches), covering nearly 100% of the EU banking sector balance sheet. This dataset includes an extensive range of indicators on profitability and efficiency, balance sheets, liquidity and funding, asset quality, asset encumbrance, capital adequacy and solvency. Aggregates and indicators are published for the full sample of the banking industry.

Large reporters apply International Financial Reporting Standards (IFRS) and the Implementing Technical Standards (ITS) on supervisory reporting of the European Banking Authority (EBA), while some smaller reporters may apply national accounting standards. Accordingly, aggregates and indicators also cover data based on national accounting standards, depending on the availability of the underlying items.

A few revisions to past data are disclosed together with end-March 2019 data.

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Notes

- The Consolidated Banking Data are available in the <u>ECB Statistical Data Warehouse</u>.
- More information about the methodology behind the data compilation is available on the ECB's website.

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