



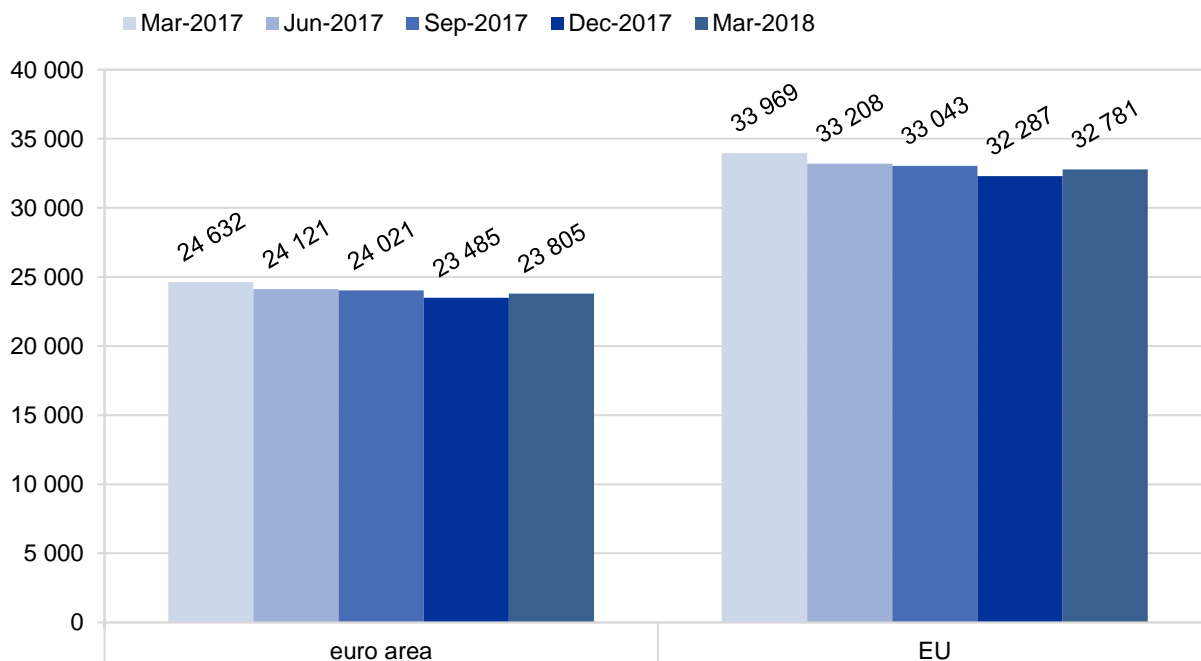
# PRESS RELEASE

29 August 2018

## ECB publishes Consolidated Banking Data for end-March 2018

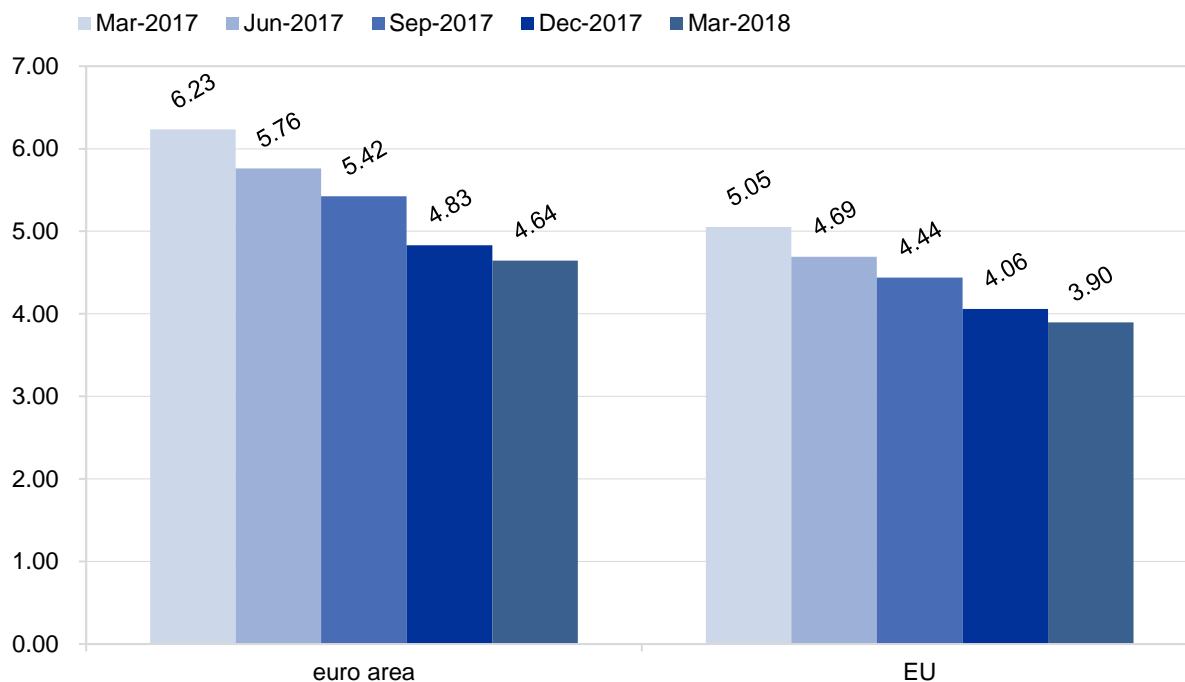
- [Total assets of credit institutions headquartered in the EU](#) decreased year on year by 3.5%, to €32.8 trillion.
- The [non-performing loans ratio](#)<sup>1</sup> dropped year on year by 1.1 percentage points to 3.9%.

### Total assets of credit institutions headquartered in the euro area and EU (EUR billions)



<sup>1</sup> Defined as the ratio of non-performing loans to total loans.

## Non-performing Loans ratio of credit institutions headquartered in the euro area and EU (percentage)



The European Central Bank (ECB) has published the Consolidated Banking Data (CBD) with reference to end-March 2018, a data set of the European Union (EU) banking system compiled on a group consolidated basis. With the current publication, the CBD reporting framework has been updated to incorporate a revision in the Implementing Technical Standards (ITS) of the European Banking Authority (EBA) arising mainly due to modifications in the classification of financial instruments and the measurement of asset impairments following the implementation of the IFRS 9 standard.

The quarterly CBD cover relevant information required for the analysis of the EU banking sector, a subset of the information that is available in the end-year dataset. The end-March 2018 data refer to 386 [banking groups](#) and 2,855 [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.

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Large reporters apply International Financial Reporting Standards (IFRS) and the EBA ITS on supervisory reporting, 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.

Together with the end-March 2018 data a few revisions to past data are disclosed.

**For media queries, please contact Stefan Ruhkamp, tel.: +49 69 1344 5057.**

**Notes:**

- The Consolidated Banking Data are available in the [ECB Statistical Data Warehouse](#).
- More information about the methodology behind the data compilation is available on [the ECB's website](#).