

Press release

25 June 2020

ECB publishes Consolidated Banking Data for end-December 2019

- [Total assets of credit institutions headquartered in EU](#) increased year on year by 4.0%, from €32.7 trillion in December 2018 to €34.0 trillion in December 2019
- [EU credit institutions' non-performing loans ratio](#)¹ dropped year on year by 0.42 percentage points to 2.8% in December 2019

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

European Central Bank

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Chart 1

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

(EUR billions)

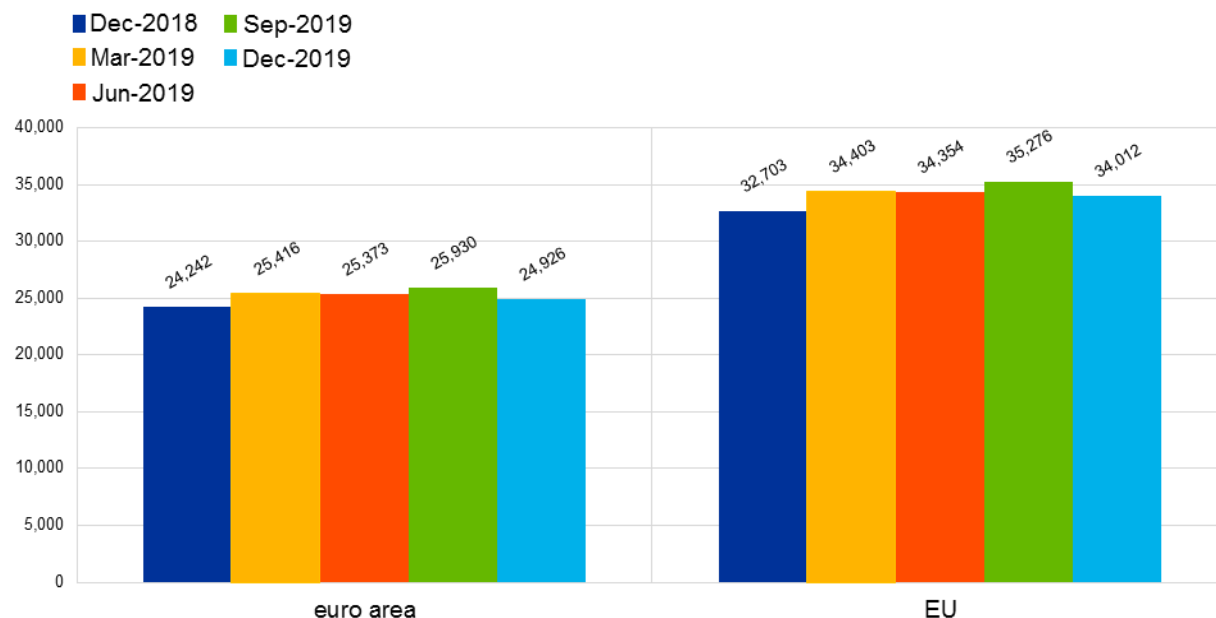
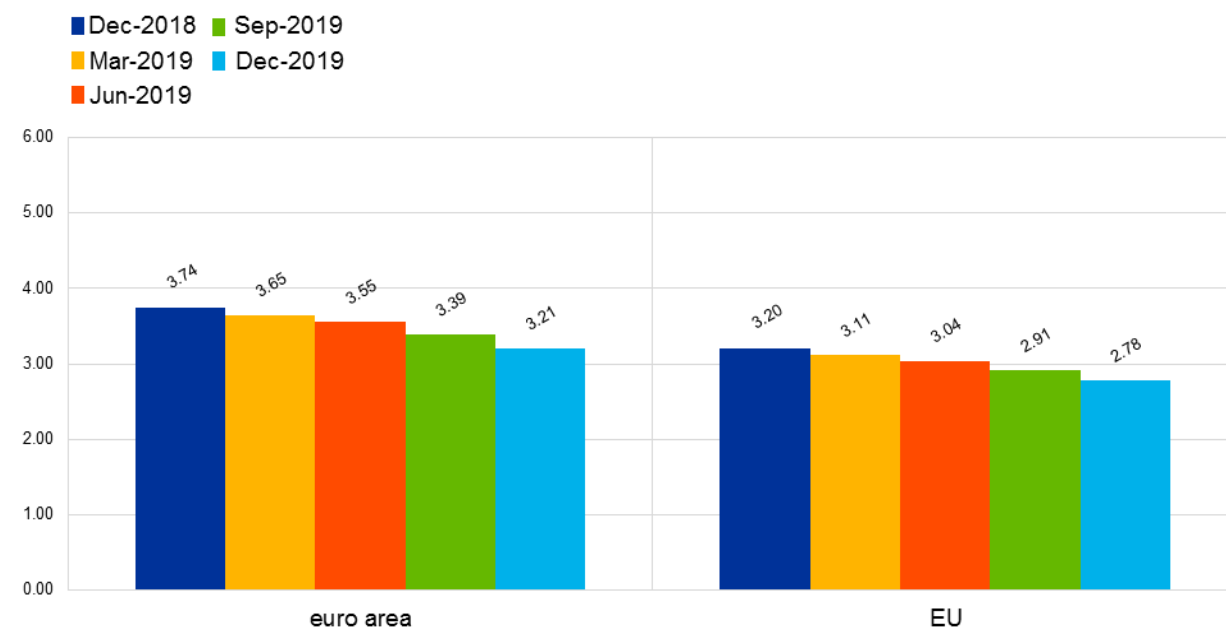


Chart 2

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

(percentages)



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

The annual CBD cover relevant information required for the analysis of the EU banking sector, comprising a broader set of data than the quarterly release. The end-December 2019 data refer to 367 [banking groups](#) and 2,760 [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-December 2019 data.

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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](#).

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