

## Press release

27 August 2020

# ECB publishes consolidated banking data for end-March 2020

- [Total assets of EU-headquartered credit institutions](#) (excluding the United Kingdom) increased by 4.9%, from €27.6 trillion in March 2019 to €29.0 trillion in March 2020
- EU [non-performing loans ratio](#)<sup>1</sup> (excluding the United Kingdom) dropped by 0.55 percentage points year on year to 2.98% in March 2020
- EU average for [return on equity](#)<sup>2</sup> 0.33% in March 2020
- EU average [Common Equity Tier 1 ratio](#)<sup>3</sup> 14.63% in March 2020

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

<sup>2</sup> Defined as the ratio of total profit (loss) for the year to total equity.

<sup>3</sup> Defined as the ratio of Common Equity Tier 1 capital to total risk exposure amount.

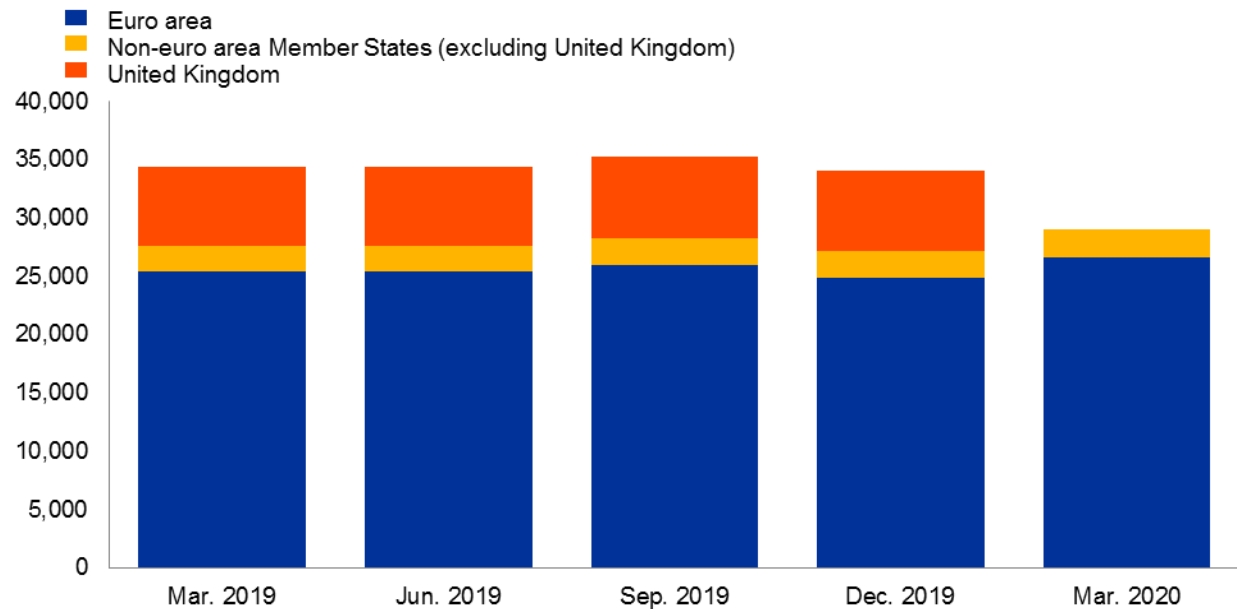
### European Central Bank

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**Chart 1**

Total assets of credit institutions headquartered in the EU

(EUR billions)



[Data for total assets of EU-headquartered credit institutions](#)

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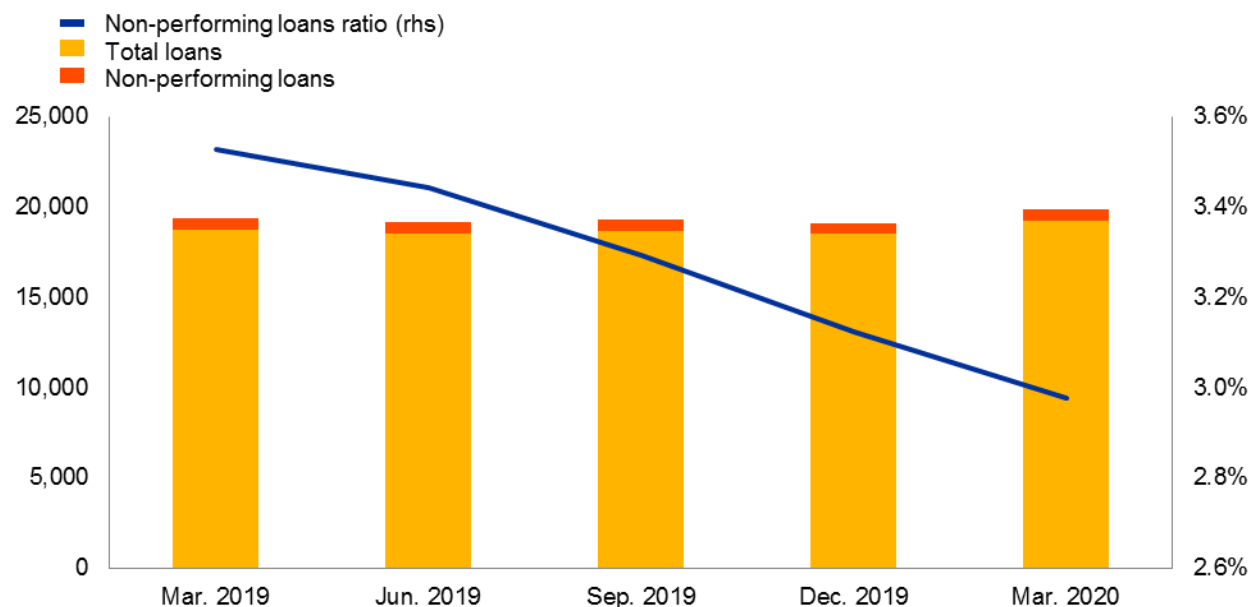
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## Chart 2

Non-performing loans ratio of credit institutions headquartered in the EU (excluding the United Kingdom)

(EUR billions, percentages)



Notes: Non-performing loans ratio is defined as the ratio of non-performing loans to total loans.

[Data for non-performing loans ratio of EU-headquartered credit institutions](#)

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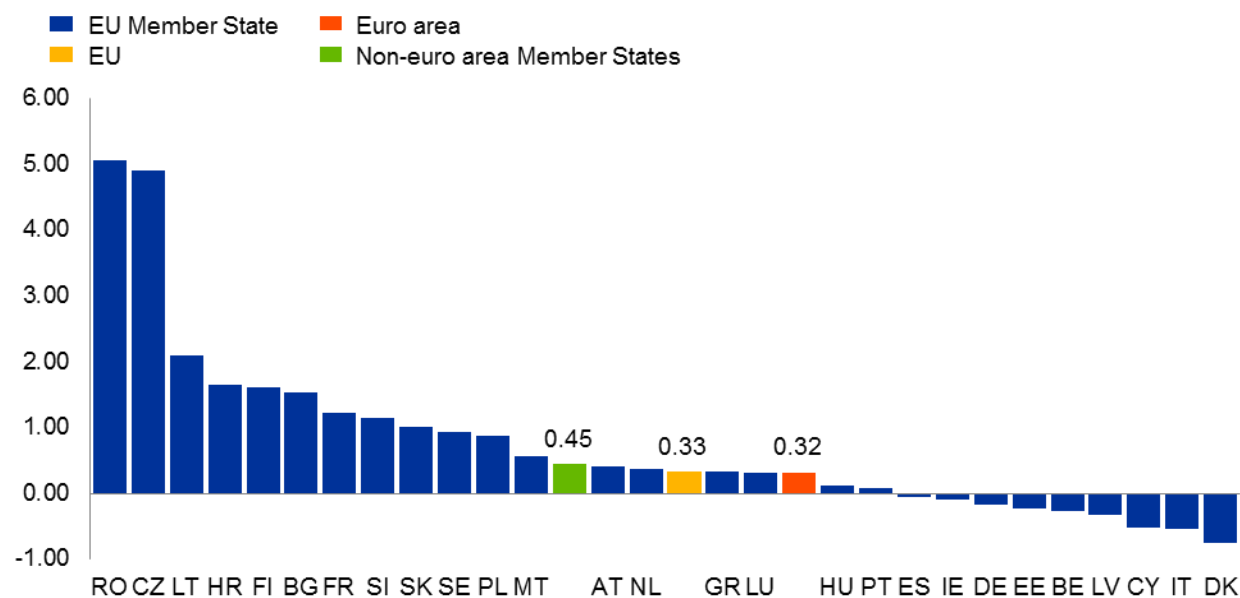
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**Chart 3**

Return on equity of credit institutions headquartered in the EU in March 2020

(percentages)



Notes: Return on equity is defined as the ratio of total profit (loss) for the year to total equity. Data show return on equity calculated on the basis of the first three months of 2020. Data do not include branches of credit institutions.

[Data for return on equity of EU-headquartered credit institutions](#)

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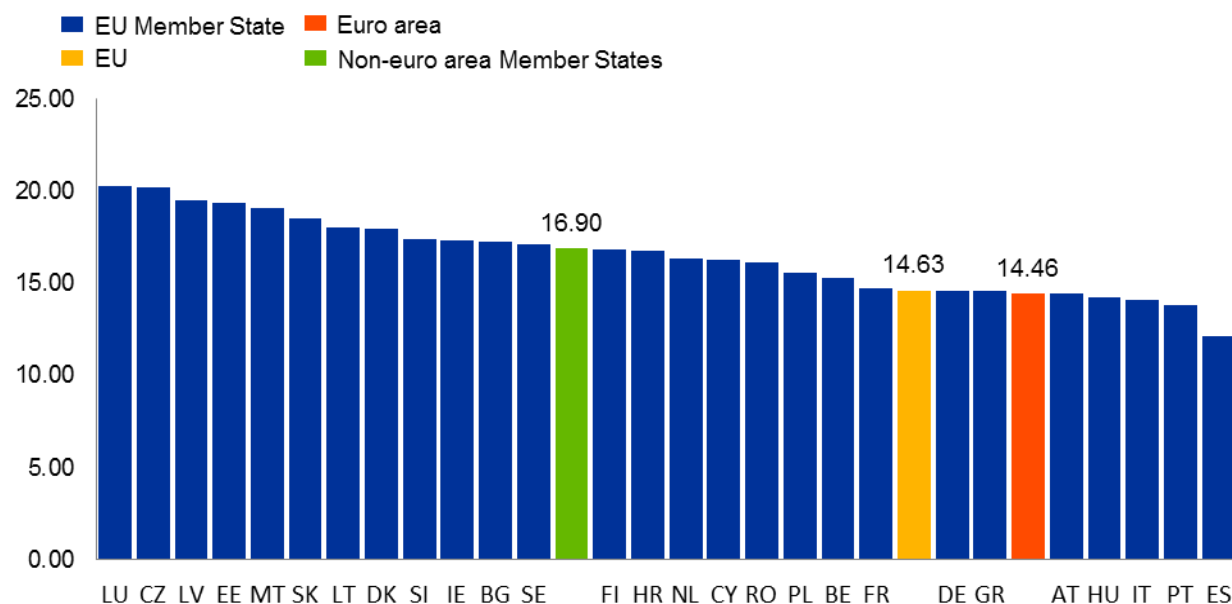
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#### Chart 4

##### Common Equity Tier 1 ratio of credit institutions headquartered in the EU in March 2020

(percentages)



Notes: Common Equity Tier 1 ratio is defined as the ratio of Common Equity Tier 1 capital to total risk exposure amount.

#### [Data for Common Equity Tier 1 ratio of EU-headquartered credit institutions](#)

**The European Central Bank (ECB) has published the consolidated banking data with reference to end-March 2020**, a dataset of the EU banking system compiled on a group consolidated basis.

**The quarterly data cover information required for the analysis of the EU banking sector**, comprising a subset of the information that is available in the year-end dataset. The end-March 2020 data refer to 324 [banking groups](#) and 2,657 [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 and the Implementing Technical Standards on supervisory reporting of the European Banking Authority, while some smaller reporters may apply national accounting standards.** Accordingly, aggregates and indicators may 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 March 2020 data.

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## Annex

**The United Kingdom has been reclassified as a non-EU country in the consolidated banking data as of the first quarter of 2020**, following the country's withdrawal from the European Union on 31 January 2020. From the March 2020 data onwards, the assets held by UK-controlled subsidiaries or branches in the remaining 27 EU countries are classified as non-EU, and the United Kingdom is not included in the total consolidated assets figure used as a benchmark to classify the credit institutions across size groups. Hence, as of March 2020, the United Kingdom is also excluded from the compilation of EU aggregates and indicators.

**For media queries, please contact [Philippe Rispal](#), tel.: +49 69 1344 5482.**

## 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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