

Press release

24 June 2021

ECB publishes consolidated banking data for end-December 2020

- [Total assets of EU-headquartered credit institutions](#) (excluding United Kingdom) increased by 8.23%, from €27.19 trillion in December 2019 to €29.43 trillion in December 2020
- EU [non-performing loans ratio](#)¹ (excluding United Kingdom) declined by 0.17 percentage points year on year to 2.58% over the same period
- EU average [return on equity](#)² was at 2.30% and [Common Equity Tier 1 ratio](#)³ was at 15.80% in December 2020

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

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

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

European Central Bank

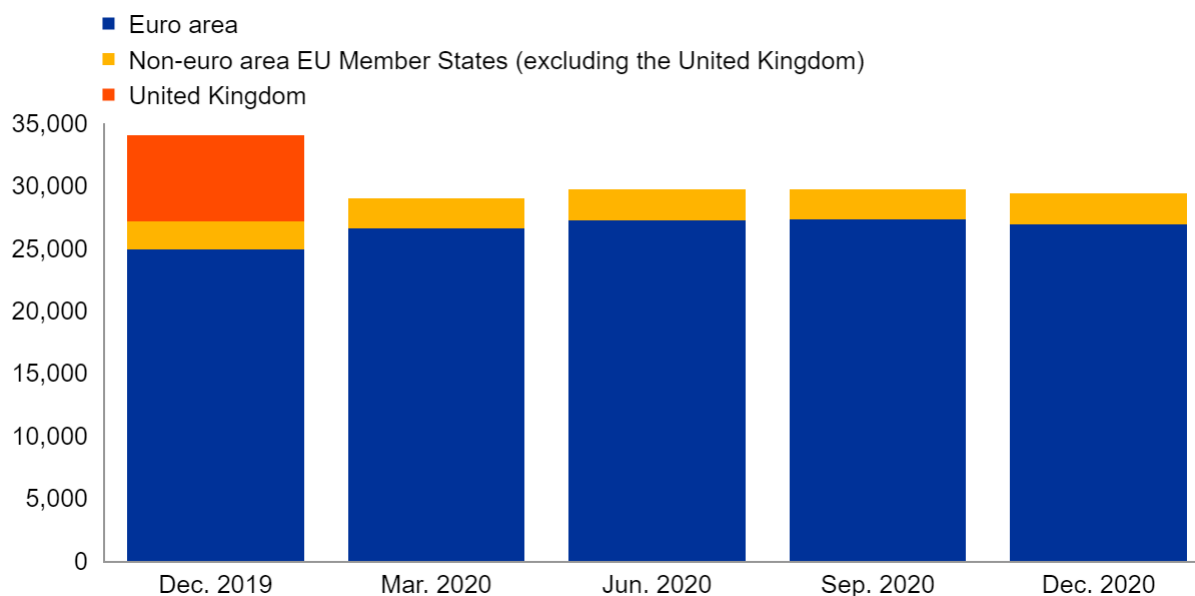
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Chart 1

Total assets of credit institutions headquartered in the EU

(EUR billions)

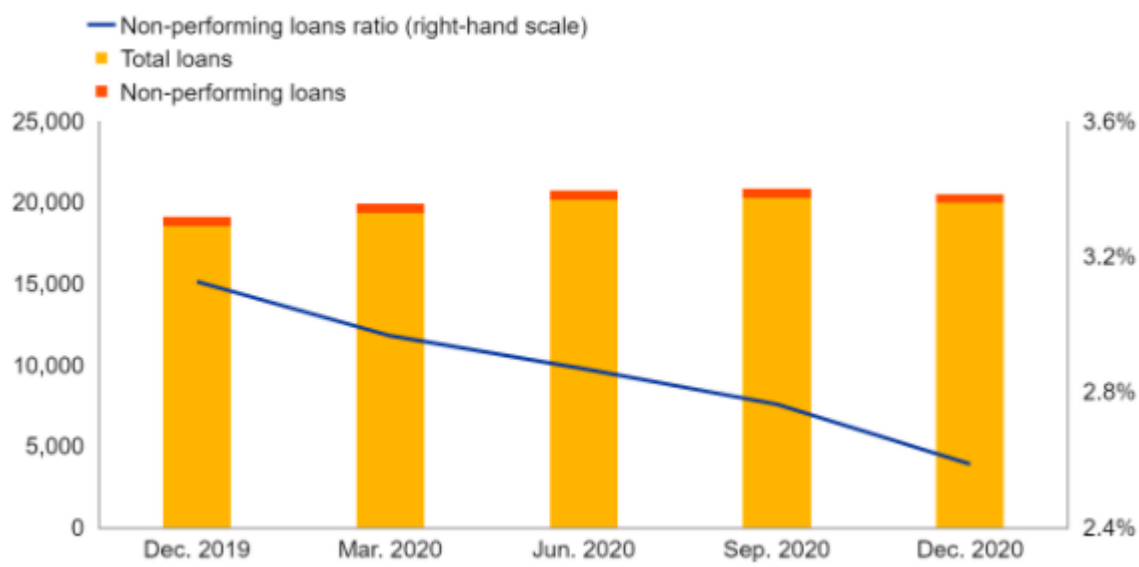


Data for total assets of credit institutions headquartered in the EU

Chart 2

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

(EUR billions; percentages)



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

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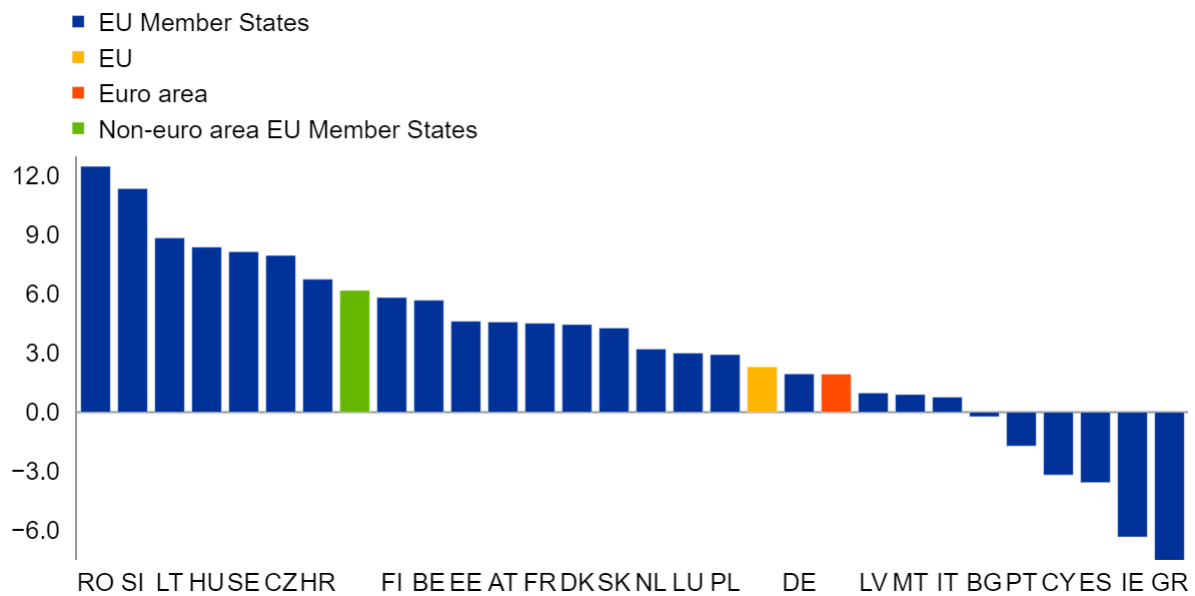
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[Data for the non-performing loans ratio of credit institutions headquartered in the EU](#)

Chart 3

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

(percentages)



Notes: Return on equity is defined as the ratio of total profit (loss) for the year to total equity. The data show the return on equity calculated on the basis of figures for the fourth quarter of 2020. Countries are indicated by their ISO code.

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

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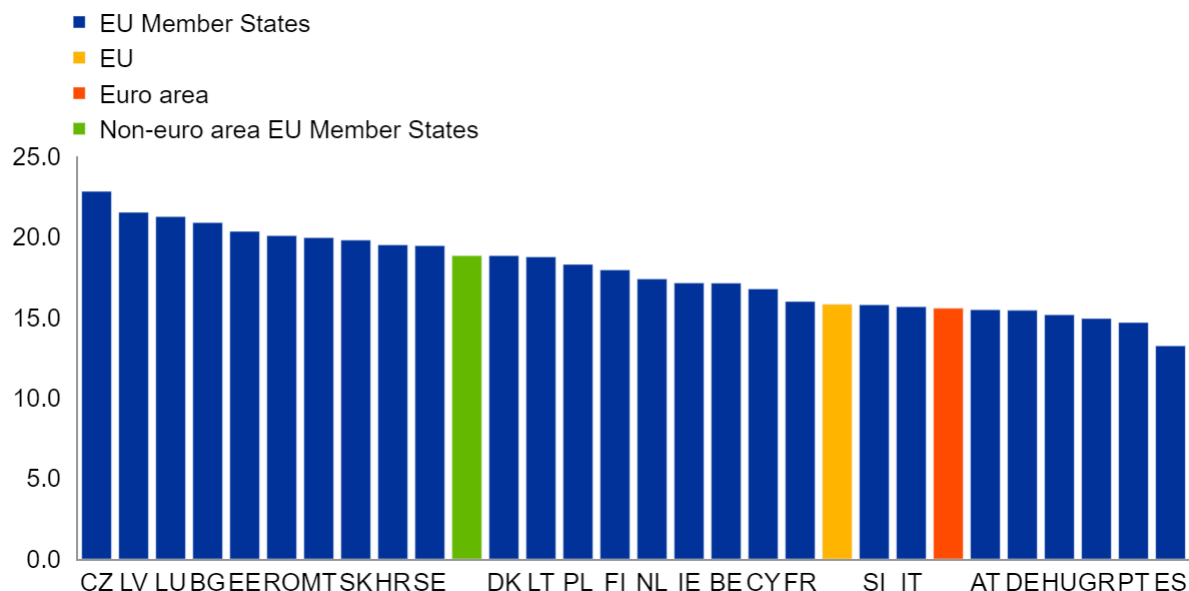
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Chart 4

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

(percentages)



Notes: The Common Equity Tier 1 ratio is defined as the ratio of Common Equity Tier 1 capital to the total risk exposure amount. Countries are indicated by their ISO code.

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

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

The annual 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-December 2020 data refer to 327 [banking groups](#) and 2,593 [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 the end-December 2020 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](#).
- Hyperlinks in the main body of the press release lead to data that may change with subsequent releases as a result of revisions.

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