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Press and Communications

EBA releases bank-by-bank data at the start of the COVID-19 crisis

The European Banking Authority (EBA) published today the seventh EU-wide transparency exercise. This additional data disclosure comes as a response to the outbreak of COVID-19 and provides market participants with bank-level data as of 31 December 2019, prior to the start of the crisis. The data confirms the EU banking sector entered the crisis with solid capital positions and improved asset quality, but also shows the significant dispersion across banks.

	CET1 ratio		NPL ratio	Leverage ratio (fully phased-in)
	(transitional)	(fully loaded)		
25th pct	13.9%	13.4%	1.2%	4.9%
Weighted average	15.1%	14.8%	2.7%	5.5%
75th pct	18.5%	18.4%	4.3%	8.4%

Commenting on the publication of the results, Jose Manuel Campa, EBA Chairperson, said: *“The EBA considers that the provision to market participants of continuous information on banks’ exposures and asset quality is crucial, particularly in moments of increased uncertainty. The dissemination of banks’ data complements our ongoing monitoring of the risks and vulnerabilities in the banking sector and contributes to preserving financial stability in the Single Market”.*

In the context of an unprecedented health crisis, EU-wide Transparency data confirms banks entered this challenging period in a stronger position than in previous crises in line with the EBA’s [“Thematic note on the first insights into the Covid-19 impacts”](#). Compared with the Global Financial Crisis in 2008-2009, banks now hold larger capital and liquidity buffers.

