

Press release

12 February 2020

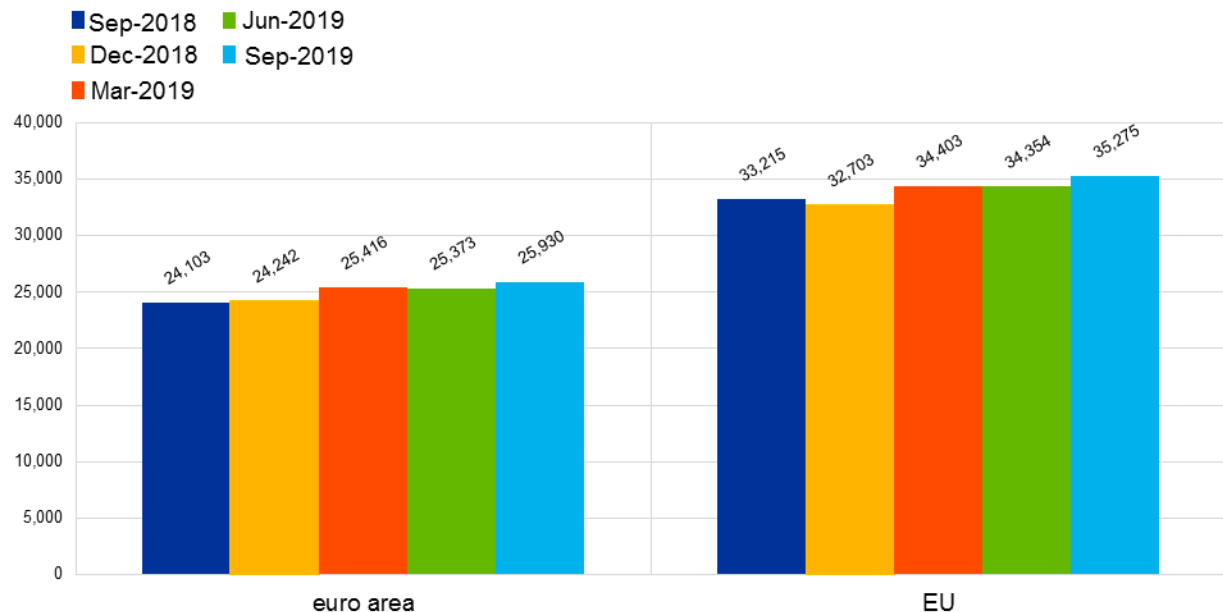
ECB publishes Consolidated Banking Data for end-September 2019

- [Total assets of credit institutions headquartered in the EU](#) increased year on year by 6.2%, from €33.2 trillion in September 2018 to €35.3 trillion in September 2019.
- The [non-performing loans ratio¹ for EU credit institutions](#) dropped year on year by 0.5 percentage points to 2.9% in September 2019.

Chart 1

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

(EUR billions)



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

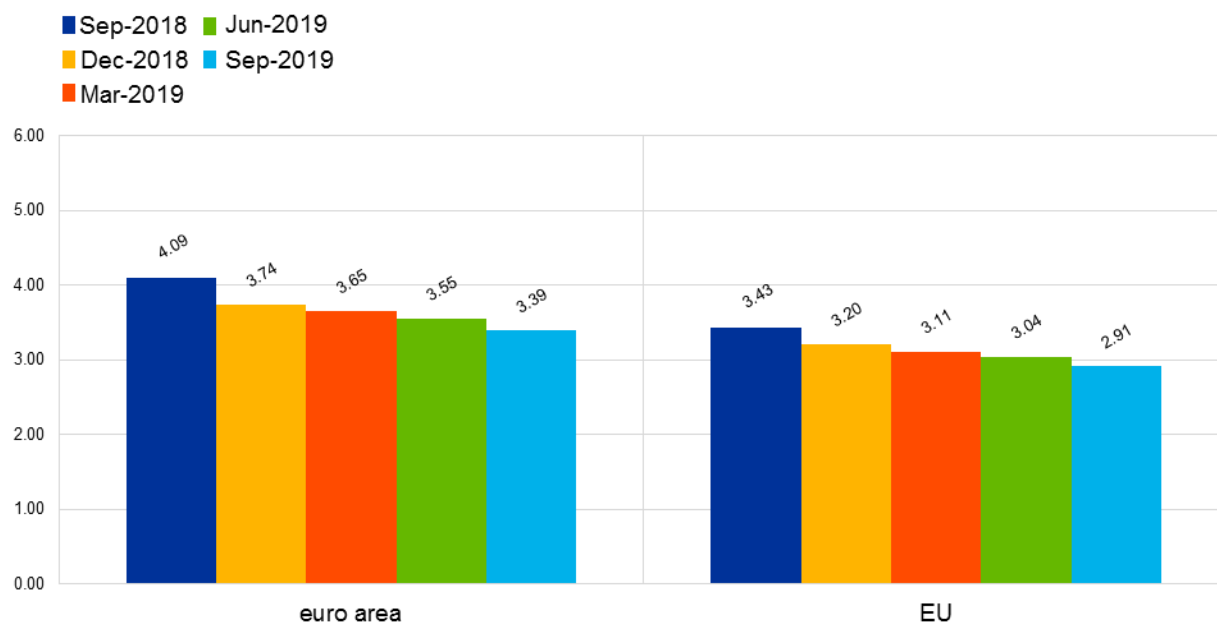
European Central Bank

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Chart 2

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

(percentages)



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

The quarterly CBD cover relevant information required for the analysis of the EU banking sector, comprising a subset of the information that is available in the end-year dataset. The end-September 2019 data refer to 380 [banking groups](#) and 2,777 [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 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-September 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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