



EUROPEAN CENTRAL BANK
BANKING SUPERVISION

Press release

15 January 2020

ECB publishes supervisory banking statistics for the third quarter of 2019

- Capital ratios for significant institutions up slightly in the third quarter, with total capital ratio rising to 18.05% from 18.00% in the second quarter
- NPL ratio down further to 3.41%, lowest level since time series first published in 2015
- Liquidity coverage ratio falls to 145.16% from 146.85% in the second quarter

European Central Bank

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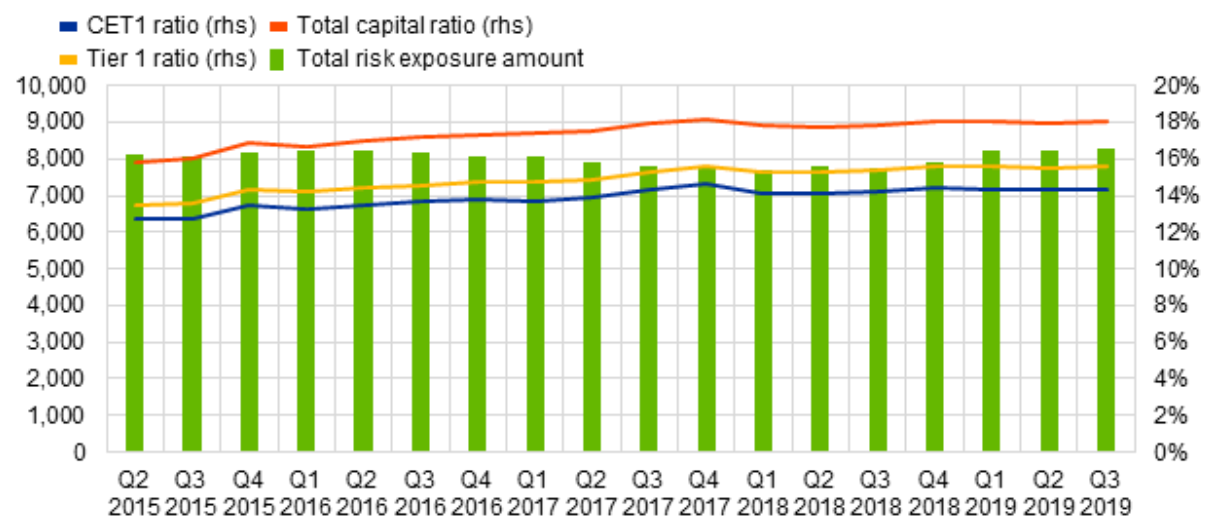
Capital adequacy

The [capital ratios](#) for the aggregated group of significant institutions, i.e. the banks supervised by the ECB, increased slightly in the third quarter of 2019 compared with the previous quarter. The Common Equity Tier 1 (CET1) ratio stood at 14.37%, the Tier 1 ratio at 15.58% and the total capital ratio at 18.05%. Average CET1 capital ratios at country level ranged from 11.92% in Spain to 27.50% in Estonia.

Chart 1

Total capital ratio and its components by reference period

(EUR billions, percentages)



Source: ECB.

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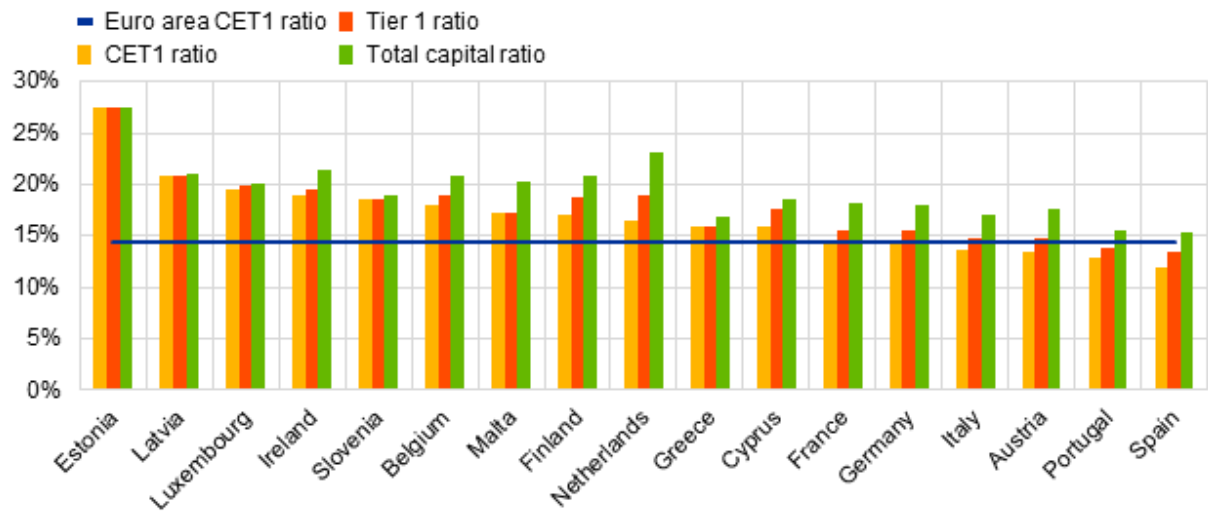
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Chart 2

Capital ratios by country for the third quarter of 2019

(Percentages)



Source: ECB.

Note: For some countries participating in European banking supervision no data are displayed, either for confidentiality reasons or because there are no significant institutions at the highest level of consolidation in that country.

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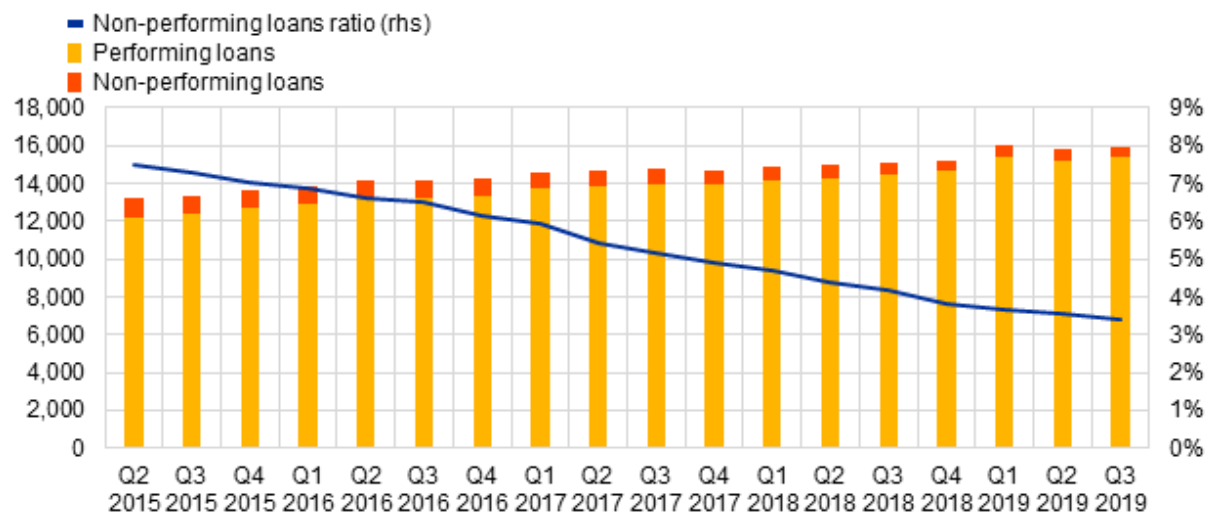
Asset quality

The [non-performing loans ratio](#) (NPL ratio) decreased further to 3.41% in the third quarter of 2019, which was the lowest level since supervisory banking statistics were first published in the second quarter of 2015. Luxembourg had the lowest average ratio, at 0.91%, while Greece had the highest, at 37.40%.

Chart 3

Non-performing loans by reference period

(EUR billions, percentages)



Source: ECB.

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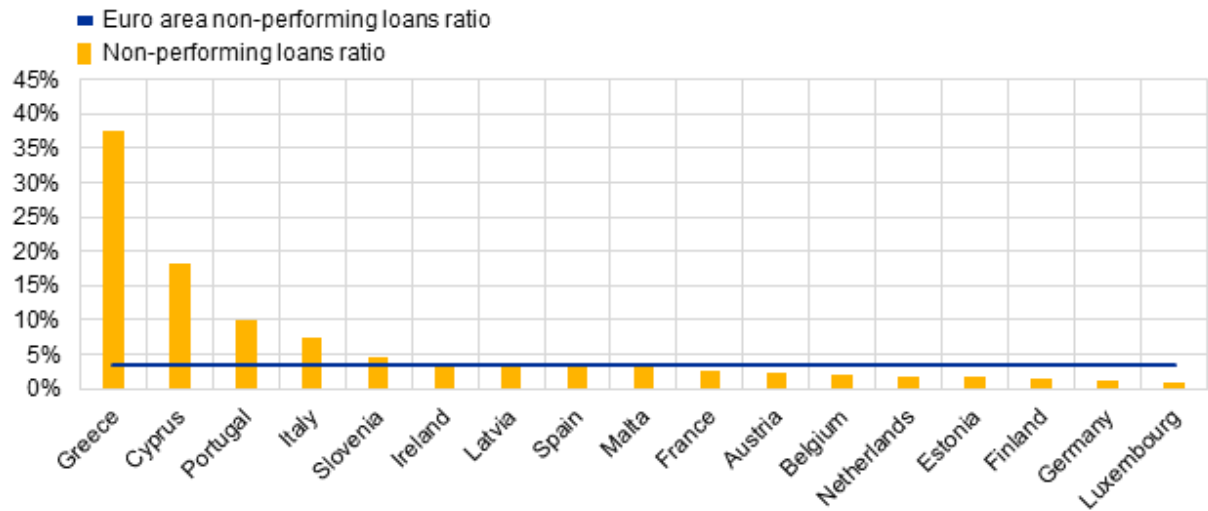
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Chart 4

Non-performing loans ratio by country for the third quarter of 2019

(Percentages)



Source: ECB.

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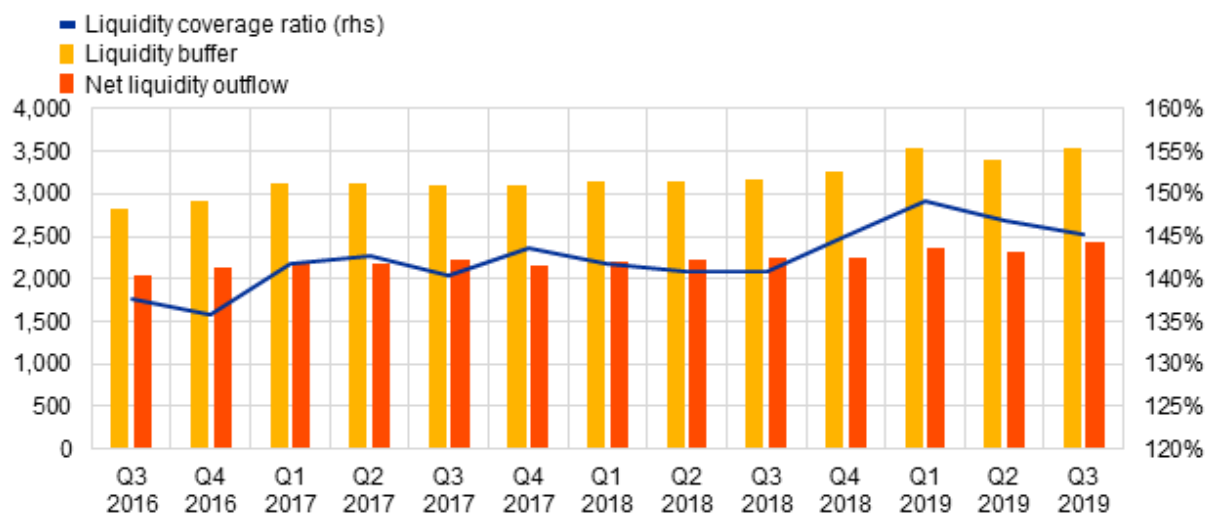
Liquidity

The [liquidity coverage ratio](#) stood at 145.16% in the third quarter of 2019, down from 146.85% in the second quarter of 2019. The average values ranged from 115.43% in Greece to 366.79% in Slovenia.

Chart 5

Liquidity coverage ratio by reference period

(EUR billions, percentages)



Source: ECB.

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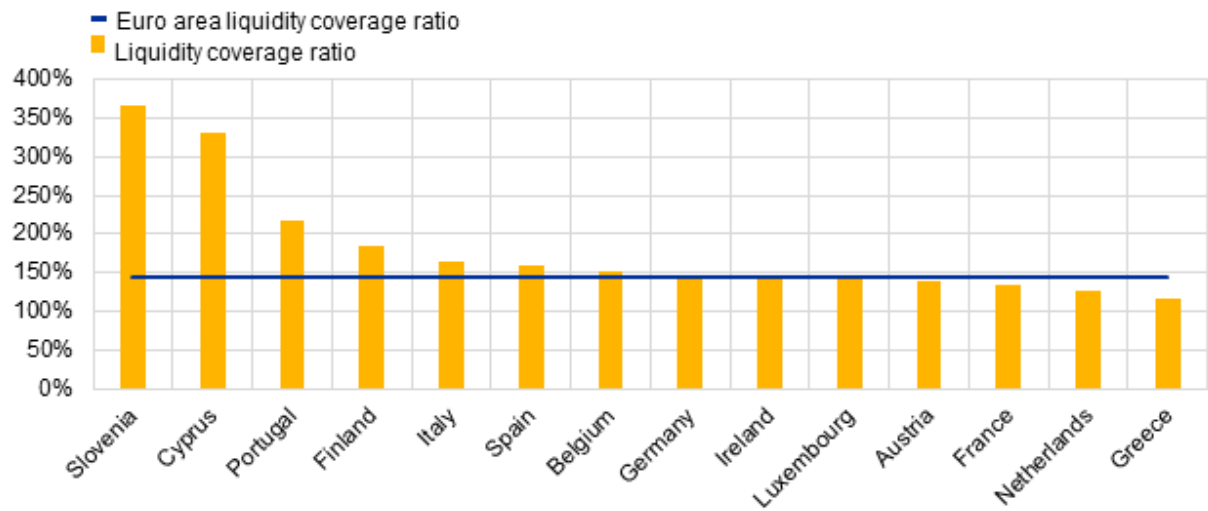
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Chart 6

Liquidity coverage ratio by country for the third quarter of 2019

(Percentages)



Source: ECB.

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Factors affecting changes

Supervisory banking statistics are calculated by aggregating data reported by banks that report COREP (capital adequacy information) and FINREP (financial information) at that point in time. Changes in the amounts shown from one quarter to another can be influenced by the following factors:

- changes in the sample of reporting institutions;
- mergers and acquisitions;
- reclassifications (e.g. portfolio shifts owing to certain assets being reclassified from one accounting portfolio to another).

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Notes

- The complete set of [Supervisory banking statistics](#) with additional quantitative risk indicators is available on the ECB's banking supervision website.

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