



EUROPEAN CENTRAL BANK

BANKING SUPERVISION

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# **Overview of the publication of Supervisory banking statistics**

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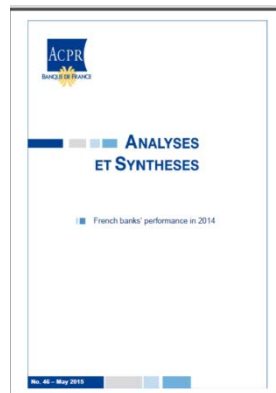
# Context of the supervisory banking statistics publication

**The first publication of supervisory banking statistics.** In 2015, statistics derived from supervisory data of significant institutions (SI) at the highest level of consolidation at the SSM have been published at the aggregate level for 31 December 2014 and 31 December 2015.

- Published data covered balance sheet composition, profitability and capital ratios.

**In order to enhance this publication, examples taken in consideration for the this proposal are mainly from ACPR, BdE, EBA**

*A very comprehensive synthesis on French banks with a strong “quantitative” part throughout the document*



*The annual Report of Supervision within Banco de España with quantitative figures reported in a dedicated “Annex”*



*The Risk dashboard published by EBA on a quarterly base*



# Context of the supervisory banking statistics publication

**This second step of publishing expanded supervisory banking statistics represents an expansion in different directions:**

- **Scope.** Non-performing loans, forbearance, coverage ratios are also covered.
- **Frequency.** The frequency of publication for the new set of statistics will be quarterly.
- **Country breakdown.** Not only aggregate figures, but also figures per country are shown.
- **Additional views on the data.** Further breakdowns, besides the country-based, allow more information to be revealed, while respecting confidentiality of the data for individual institutions.
- **Time series.** We publish 5 quarters.

# Scope of banks included

## Significant institutions at their highest level of consolidation.

The list changes, usually slightly, per quarter, because of new entering or exiting the list of SI.

- The only exception to this general rule is the change from 2015Q3 to 2015Q4, when the number of banks in the list increased by 15, banks preparing their accounts under national GAAP (nGAAP) at consolidated level and banks at solo level were required to submitted financial information based on the FINREP framework.

Reference dates	Number of banks to be included in banking statistics publication
2014Q4	103
2015Q1	104
2015Q2	102
2015Q3	102
2015Q4	117
2016Q1	123
2016Q2	124

# Confidentiality of individual institutions' data is preserved

An important consideration during the data production process is to ensure that no individual banks' data can be inferred from the published statistics.

## There is a legal requirement to preserve confidentiality in the CRD:

- **CRD, Article 53(1):** *“Confidential information which such persons, auditors or experts receive in the course of their duties may be disclosed only in summary or aggregate form, such that individual credit institutions cannot be identified...”*

## Two confidentiality breaches were considered:

- Not less than three (3) banks should contribute to a published value
- No institution which contributes to a published value represents more than 85% of the total.

## Main enhancements in the scope of the published data

**Credit risk.** In addition to balance sheet composition, profitability and solvency ratios data, the proposed data set will also cover credit risk and specifically, non-performing loans, forborne exposures and coverage ratios.

**Performance indicators.** RoE, RoA and cost-to-income indicators have been added in the profitability section of the data.

**Data quality analysis.** Furthermore, we include data quality indicator, which show the time trend of the data quality across different dimensions of data quality.

## Solvency and Leverage ratios (Pillar 3 disclosures)

**Ratios published.** Solvency (Total capital; Core Equity Tier 1) and leverage ratios published by the SIs at the highest level of consolidation pursuant to Part eight of the Capital Requirement Regulation (CRR) are also published.

**Source of the data.** The values published are those as disclosed by the banks in official publications. In some instances may differ from the values transmitted to the ECB following the Commission Implementing Regulation (EU) No 680/2014.

- Differences may emanate from (but not exclusively) (i) rounding differences and (ii) the figures were published prior to regulatory approvals, which can apply respectively.

**Caveats.** Specific advice will be included in the website noting that the ratios published are those “solvency and leverage ratios as published by banks and in some instances are under review by the ECB”.

## Conclusions and next steps

**The new supervisory banking data represent a significant enlargement compared to the previous version.** Transparency is enhanced in a number of directions.

**Intended audience.** The published data cover all aspects of banks' activities, to a degree of detail that allows different types of analyses to be performed on the data. Given the potential wide interest for these data we emphasised comprehensiveness.

**Forward looking.** The richness of the supervisory data allow consideration of even more granular information and additional classifications to be published in the future.

**Format.** Currently only pdf and xls files are provided. Next publications intend to offer an interactive, playable dataset.

**Comments.** On a yearly basis, it is also our intention to provide a commented version.