

Press release

8 February 2024

ECB publishes consolidated banking data for end-September 2023

- [The aggregate of total assets of EU-headquartered credit institutions](#) declined from €32.66 trillion in September 2022 to €31.58 trillion in September 2023, a decrease of 3.30%
- During the same period, [EU credit institutions' aggregate non-performing loans ratio](#)^[1] increased 0.06 percentage points year on year to stand at 1.89% in September 2023
- [EU credit institutions' aggregate return on equity](#)^[2] was 7.69% in September 2023 and their [Common Equity Tier 1 ratio](#)^[3] was 15.75%

^[1] Defined as the ratio of non-performing loans to total loans. Cash balances at central banks and other demand deposits are included.

^[2] Defined as the ratio of total profit (loss) for the first nine months of 2023 (non-annualised) to total equity. Profitability indicators are not annualised.

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

European Central Bank

Directorate General Communications

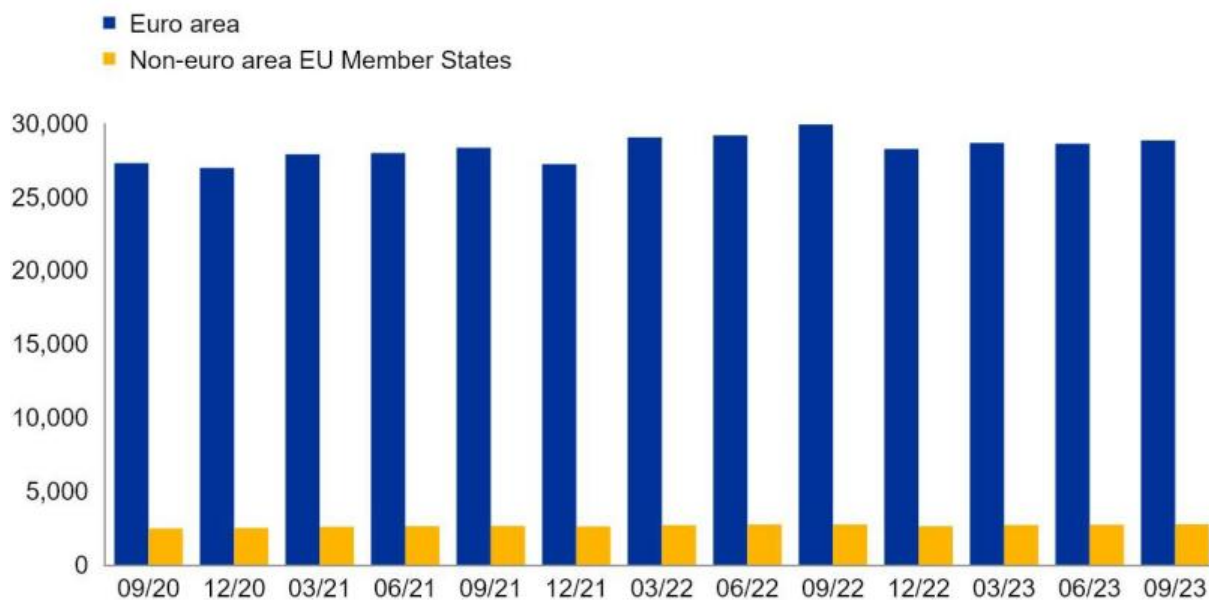
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Chart 1

Total assets of credit institutions headquartered in the EU

(EUR billions)



Source: ECB

Note: Data for all reference periods relate to the EU27. As of 2023 Croatia is included in the Euro area countries. The total assets for end-September 2023 for Croatia amounted to 10.0 EUR billions.

[Data on the aggregate of total assets of credit institutions headquartered in the EU](#)

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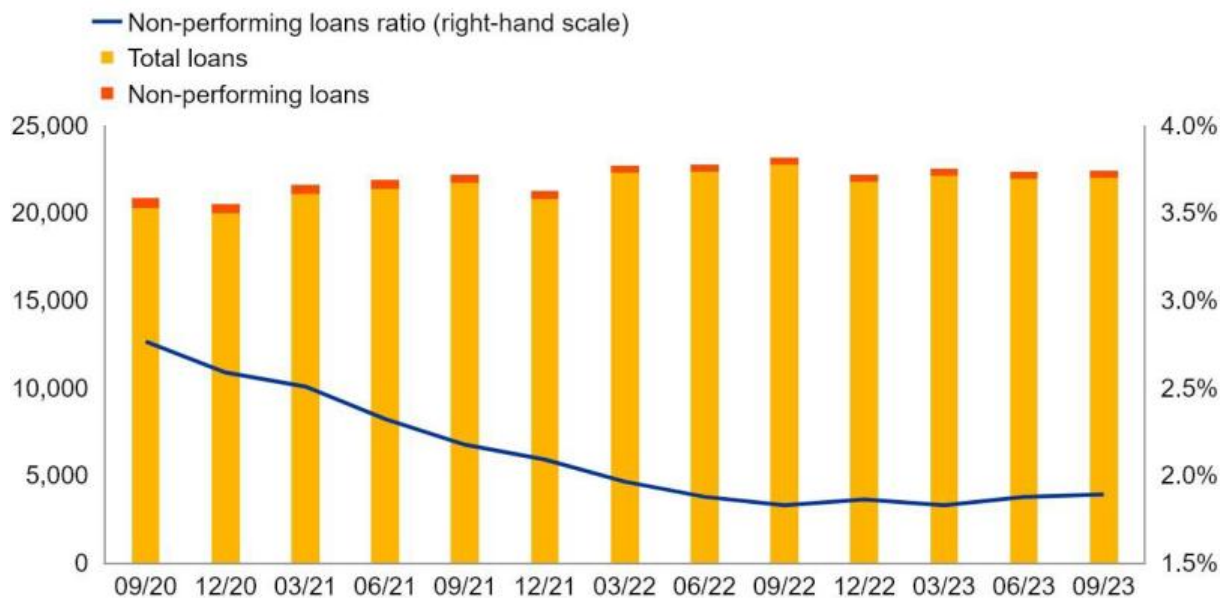
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Chart 2

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

(EUR billions; percentages)



Source: ECB

Note: Data for all reference periods relate to the EU27.

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

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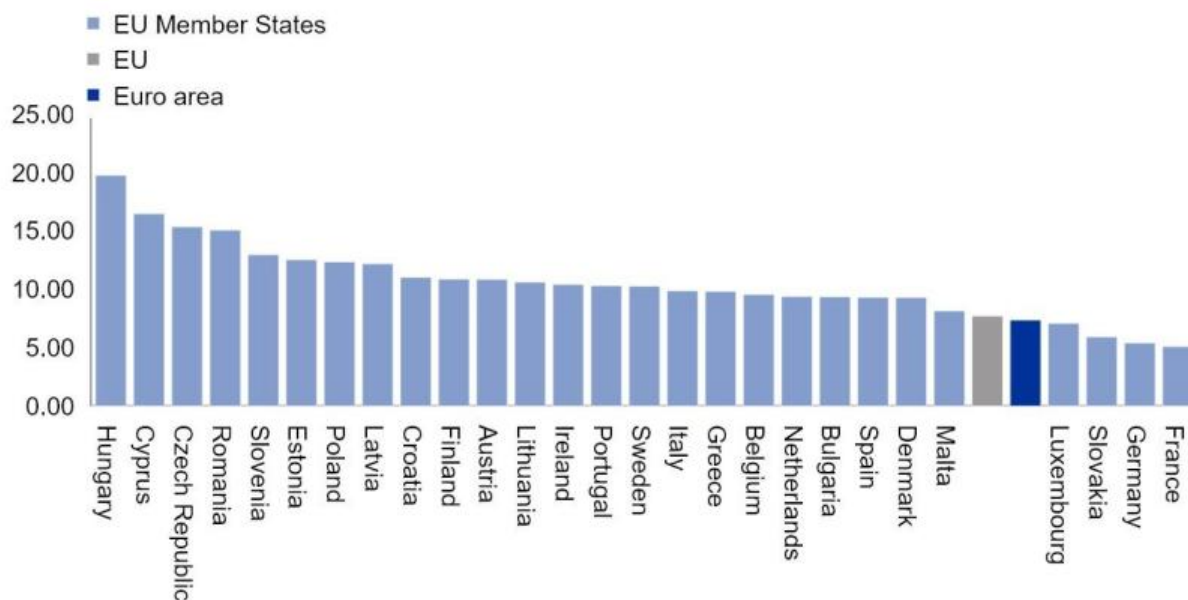
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Chart 3

Return on equity of credit institutions headquartered in the EU in September 2023

(percentages)



Source: ECB

Note: Data for all reference periods relate to the EU27. As of 2023 Croatia is included in the Euro area countries. Return on equity is defined as the ratio of total profit (loss) for the first nine months of 2023 (non-annualised) to total equity.

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

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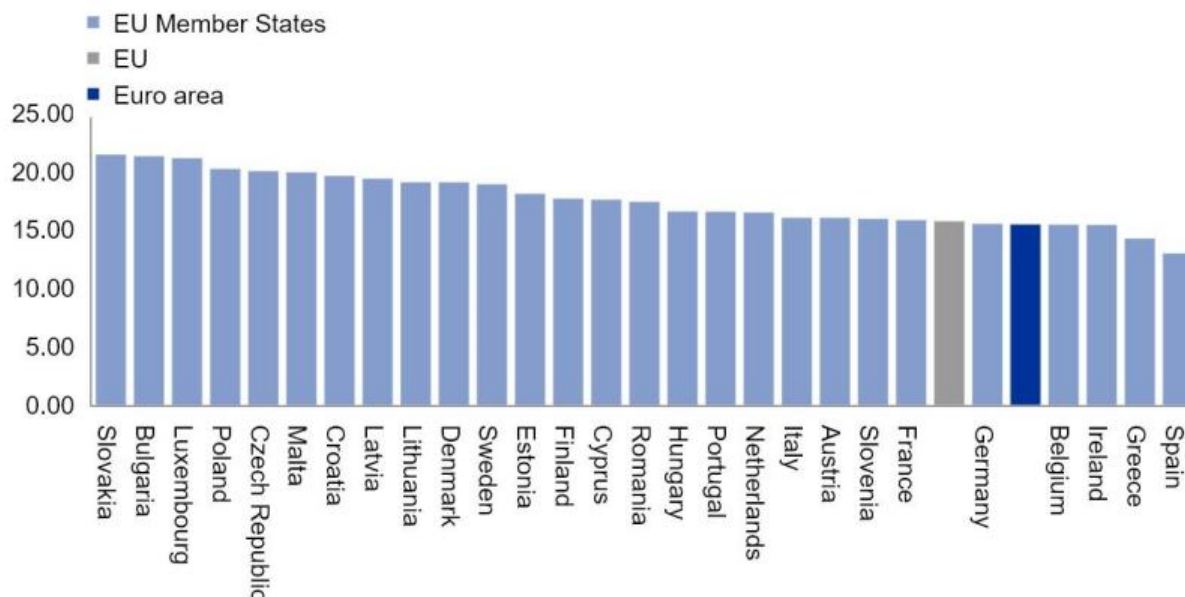
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Chart 4

Common Equity Tier 1 ratio of credit institutions headquartered in the EU in September 2023

(percentages)



Source: ECB

Note: Data for all reference periods relate to the EU27. As of 2023 Croatia is included in the Euro area countries.

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

The European Central Bank (ECB) has published consolidated banking data as at end-September 2023, a dataset for the EU banking system compiled on a group consolidated basis.

The quarterly data provide information required to analyse the EU banking sector and comprise a subset of the information that is available in the year-end dataset. The data cover 314 [banking groups](#) and 2301 [stand-alone credit institutions](#) operating in the EU (including foreign subsidiaries and branches), accounting for nearly 100% of the EU banking sector's balance sheet. They include an extensive range of indicators on profitability and efficiency, balance sheet composition, liquidity and funding, asset quality, asset encumbrance, capital adequacy and solvency. Aggregates and indicators are published for the reporting population.

Reporters generally apply International Financial Reporting Standards and the European Banking Authority's Implementing Technical Standards on Supervisory Reporting. However, some small and medium-sized reporters may apply national accounting standards. Accordingly, aggregates and indicators may include some data that are based on national accounting standards, depending on the availability of the underlying items.

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In addition to data as at end-September 2023, the published figures also include **a few revisions to past data**.

For media queries, please contact [Philippe Rispal](#), tel.: +49 69 1344 5482.

Notes

- These consolidated banking data are available in the [ECB Data Portal](#).
- More information about the methodology used to compile the data 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.