

Press release

17 September 2025

ECB publishes supervisory banking statistics on significant institutions for the second quarter of 2025

- Aggregate Common Equity Tier 1 ratio at 16.12% in second quarter of 2025, up from 16.05% in previous quarter and from 15.81% one year ago
- Aggregated annualised return on equity at 10.11% in second quarter of 2025, compared with 9.85% in previous quarter and 10.11% one year ago
- Aggregate non-performing loans ratio (excluding cash balances) at 2.22%, down from 2.24% in previous quarter and 2.30% one year ago
- Liquidity coverage ratio at 157.84% in second quarter of 2025, up from 156.24% in previous quarter

Capital adequacy

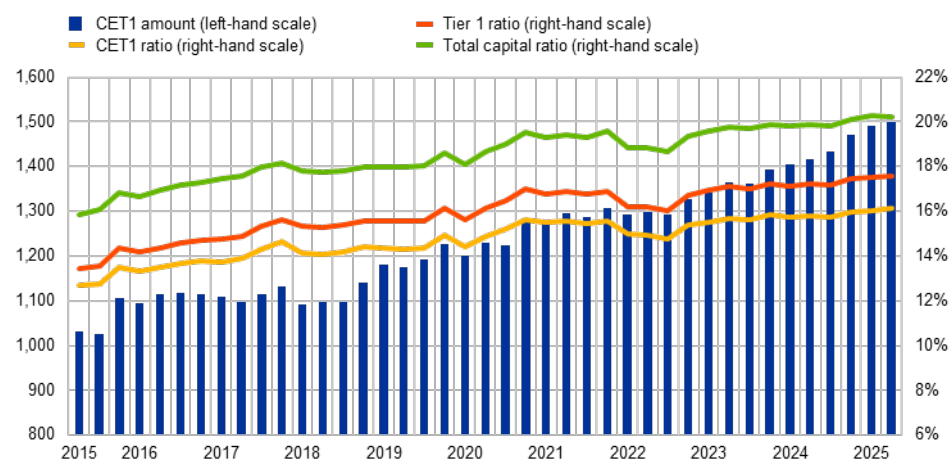
([Data portal main figures](#))

In the second quarter of 2025, the aggregate [Common Equity Tier 1 \(CET1\) ratio](#) and the [Tier 1 ratio](#) of significant institutions (banks supervised directly by the ECB) were up from the previous quarter and compared with the same period last year. The aggregate CET1 ratio stood at 16.12% and the aggregate Tier 1 ratio stood at 17.60%. At the same time, the aggregate [total capital ratio](#) stood at 20.24%, down slightly from 20.29% in the previous quarter. [Across countries, the CET1 ratio](#) ranged from 13.18% in Spain to 23.71% in Latvia in the second quarter of 2025.

Chart 1

CET1 amount and capital ratios

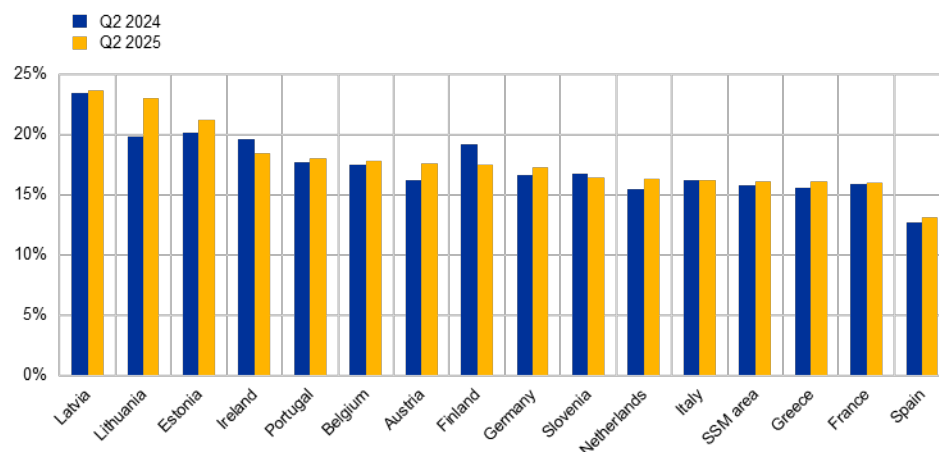
(EUR billions)



Source: ECB.

Chart 2

CET1 ratios by country



Source: ECB.

Notes: SSM stands for Single Supervisory Mechanism. Some countries participating in European banking supervision are not included in this chart, either for confidentiality reasons or because there are no significant institutions at the highest level of consolidation in that country.

Asset quality

([Data portal main figures](#))

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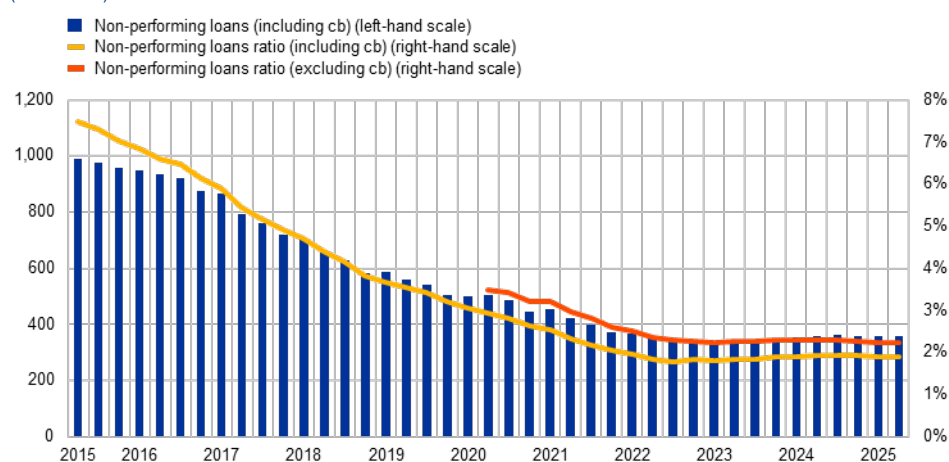
The [non-performing loans \(NPL\) ratio](#) excluding cash balances at central banks and other demand deposits stood at 2.22% in the second quarter of 2025. The [stock of NPLs](#) (numerator) decreased by €2.36 billion (-0.66%), while the [total amount of loans and advances](#) (denominator) rose by €57.64 billion (0.36%). As a result, the ratio decreased by 2 basis points compared with the previous quarter.

At sector level, the NPL ratio for [loans to households](#) decreased to 2.16%, down from 2.21% in the previous quarter and from 2.24% a year ago. At the same time, for [loans to non-financial corporations](#) (NFCs), the ratio stood at 3.50%, compared with 3.48% in the previous quarter and 3.56% one year ago. Considering the NFC portfolio by segment, the NPL ratio for [loans collateralised by commercial immovable property](#) stood at 4.57%, compared with 4.50% in the previous quarter and 4.61% one year ago. The NPL ratio stood at 4.85% for [loans to small and medium-sized enterprises](#) up from 4.78% in the previous quarter and 4.80% one year ago.

Chart 3

Non-performing loans

(EUR billions)



Source: ECB.

Note: cb stands for cash balances at central banks and other demand deposits.

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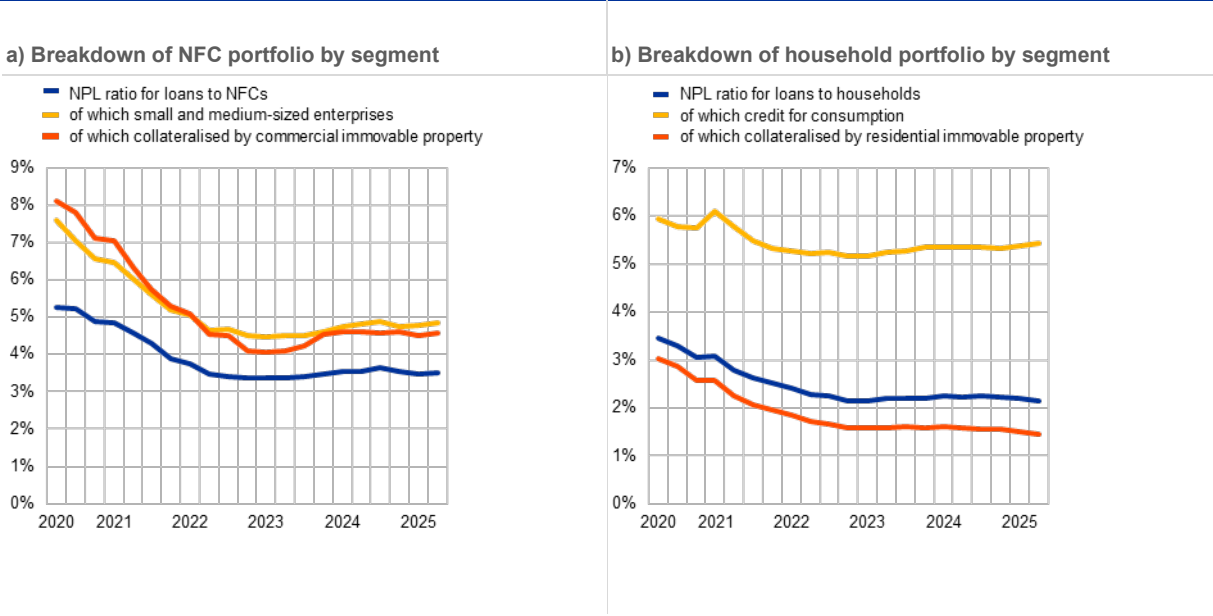
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Chart 4
Non-performing loans by counterparty sector



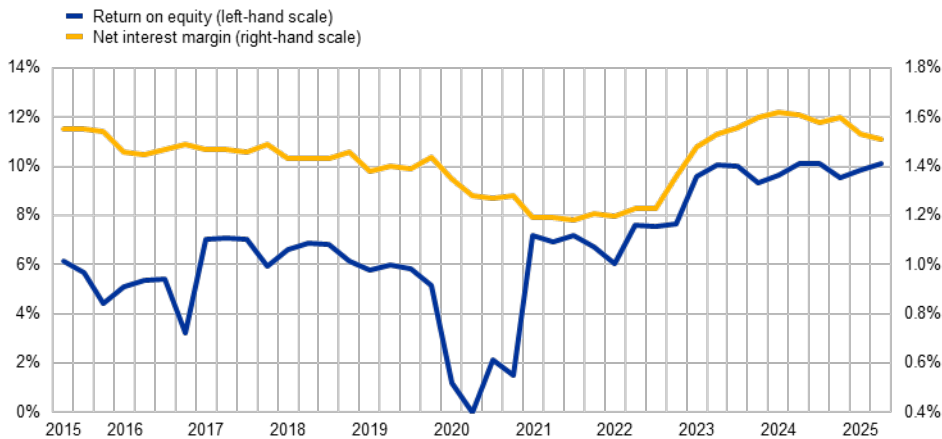
Source: ECB.

Profitability

([Data portal main figures](#))

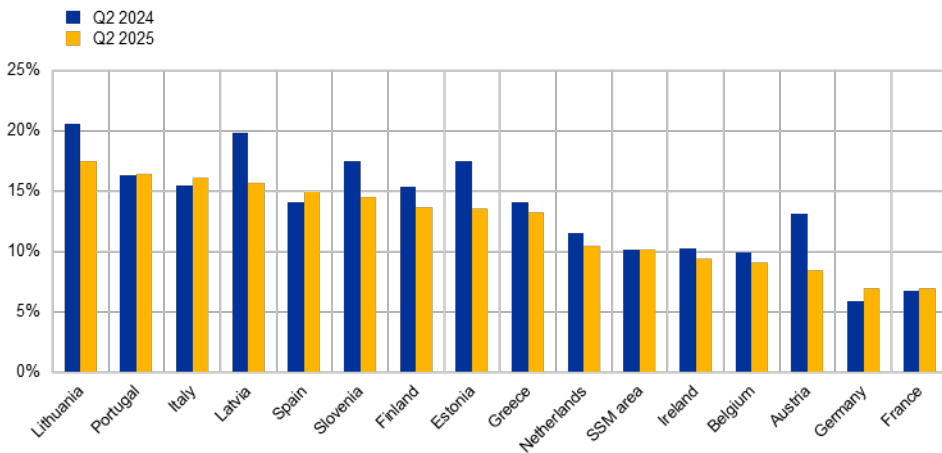
The aggregate annualised [return on equity](#) stood at 10.11% in the second quarter of 2025 compared with 9.85% in the previous quarter and 10.11% one year ago. The [return on equity across countries](#) ranged from 6.97% in France to 17.44% in Lithuania in the second quarter of 2025. At the same time, the aggregate [net interest margin](#) decreased slightly to 1.51% in the second quarter of 2025, compared with 1.53% in the previous quarter.

Chart 5
Return on equity and net interest margin



Source: ECB.

Chart 6
Return on equity by country



Source: ECB.
Notes: SSM stands for Single Supervisory Mechanism. Some countries participating in European banking supervision are not included in this chart, either for confidentiality reasons or because there are no significant institutions at the highest level of consolidation in that country.

Liquidity

([Data portal main figures](#))

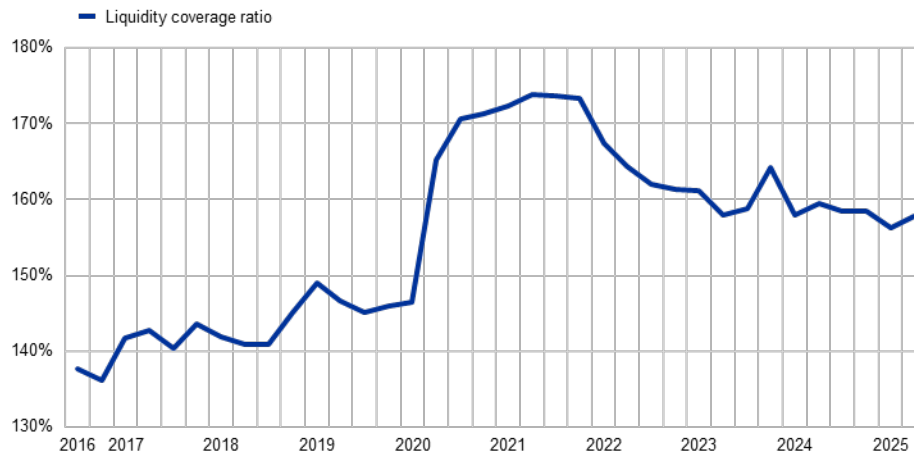
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The aggregate [liquidity coverage ratio](#) rose to 157.84% in the second quarter of 2025, up from 156.24% in the previous quarter, driven mainly by a decrease of €55 billion (-1.7%) in the net liquidity outflow.

Chart 7

Liquidity coverage ratio



Source: ECB.

Factors affecting changes

Supervisory banking statistics are calculated by aggregating the data reported by banks which report COREP (capital adequacy information) and FINREP (financial information) data at the relevant point in time. Consequently, changes from one quarter to the next can be influenced by the following factors:

- changes in the sample of reporting institutions;
- mergers and acquisitions;
- reclassifications (e.g. portfolio shifts as a result of 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. The time series are also available for download from the [ECB Data Portal](#).

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