EUROPEAN CENTRAL BANK
BANKING SUPERVISION

Press release

17 December 2025

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

- Aggregate Common Equity Tier 1 ratio at 16.10% in third quarter of 2025, compared with 16.12% in previous quarter and 15.73% one year ago
- Aggregated annualised return on equity at 9.88% in third quarter of 2025, down from 10.11% in previous quarter and 10.09% one year ago
- Aggregate non-performing loans ratio (excluding cash balances) at 2.22% in third quarter of 2025, unchanged from previous quarter and down from to 2.31% one year ago
- Liquidity coverage ratio at 156.73% in third quarter of 2025, down from 157.88% in previous quarter and 158.50% one year ago

Capital adequacy

Capital ratios interactive report

In the third 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 slightly lower than in the previous quarter. The aggregate CET1 ratio stood at 16.10% and the aggregate Tier 1 ratio stood at 17.59%. At the same time, the aggregate total capital ratio remained stable at 20.24% compared to the previous quarter. Across countries, the CET1 ratio ranged from 13.28% in Spain to 23.12% in Lithuania in the third quarter of 2025.

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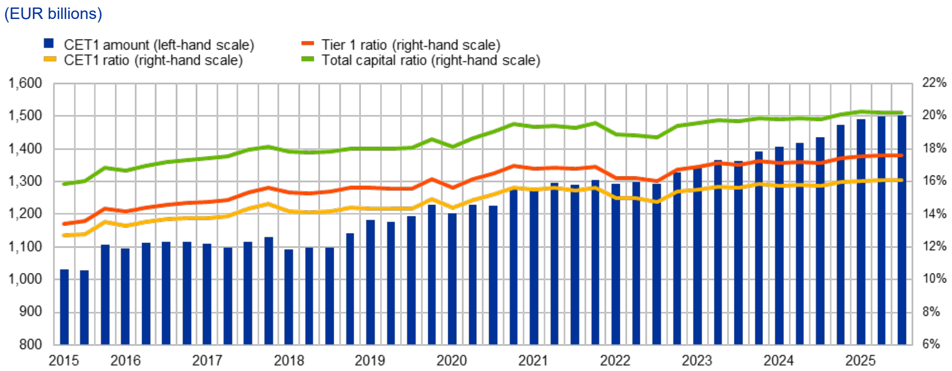
Chart 1

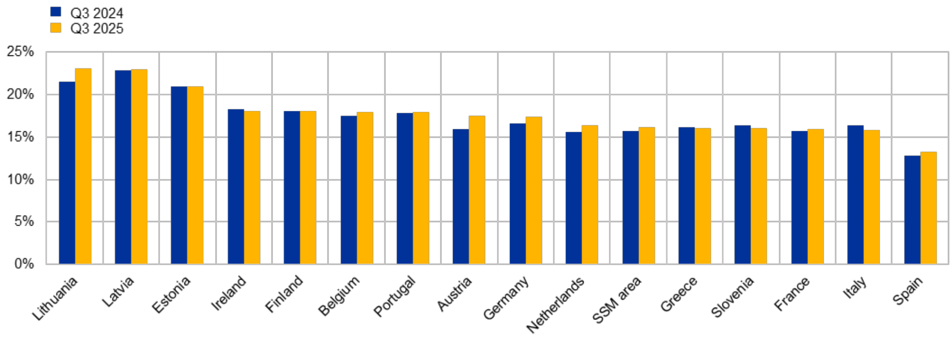
CET1 amount and capital ratios



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

Non-performing loans interactive report

The non-performing loans (NPL) ratio excluding cash balances at central banks and other demand deposits stood at 2.22% in the third quarter of 2025. The stock of NPLs (numerator) increased by €1.49 billion (0.42%), and at the same time the total amount of loans and advances (denominator) rose by €30.95 billion (0.19%). As a result, the ratio remained stable compared to the previous quarter.

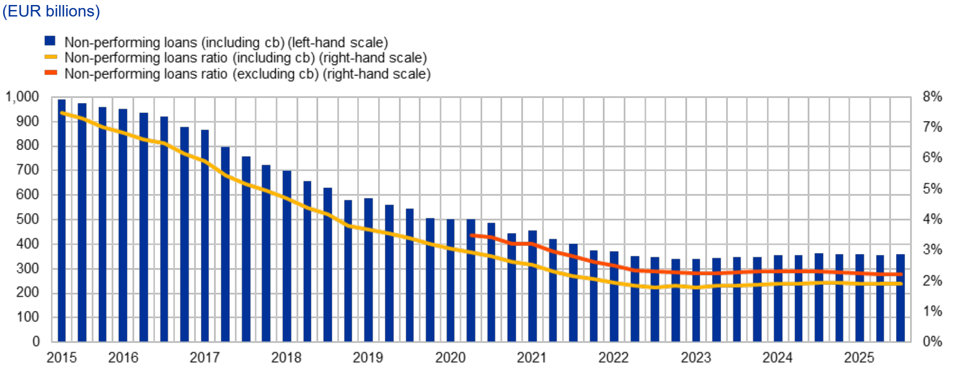
At sector level, the NPL ratio for loans to households stood at 2.16%, unchanged from the previous quarter and down from 2.25% a year ago. At the same time, for loans to non-financial corporations

(NFCs), the ratio stood at 3.51%, compared with 3.50% in the previous quarter and 3.65% one year ago. Considering the NFC portfolio by segment, the NPL ratio for loans collateralised by commercial immovable property stood at 4.58%, compared with 4.55% both in the previous quarter and one year ago. The NPL ratio stood at 4.88% for loans to small and medium-sized enterprises, compared with 4.85% in the previous quarter and 4.88% one year ago.

Aggregate stage 2 loans as a share of total loans decreased to 9.49% from 9.59% in the previous quarter. The ratio for loans to NFCs decreased to 13.55% and the ratio for loans to households decreased to 9.41% from 13.65% and 9.47% in the previous quarter, respectively.

Chart 3

Non-performing loans



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

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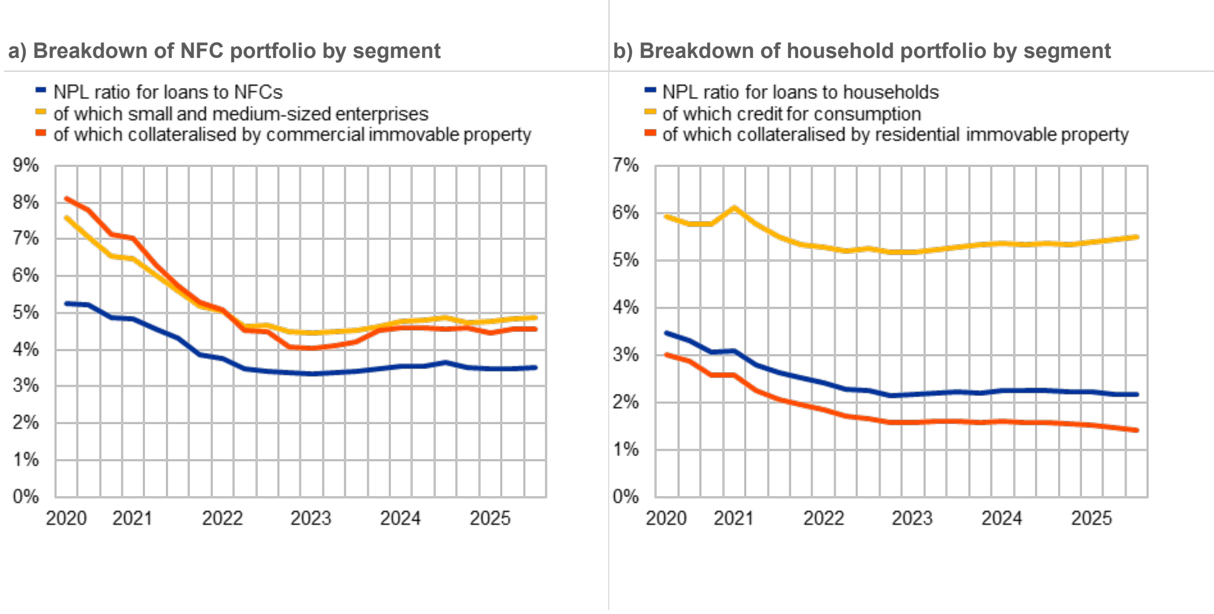
Chart 4

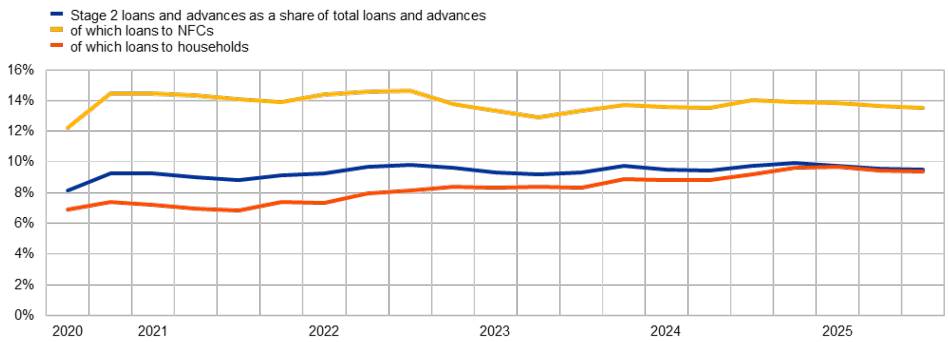
Non-performing loans by counterparty sector



Source: ECB.

Chart 5

Stage 2 loans and advances as a share of total loans and advances subject to impairment review



Source: ECB.
Note: Stage 2 includes assets that have shown a significant increase in credit risk since initial recognition.

Profitability

Profitability interactive report

The aggregate annualised return on equity stood at 9.88% in the third quarter of 2025 compared with 10.11% in the previous quarter and 10.09% one year ago. The return on equity across countries ranged from 6.82% in France to 16.66% in Lithuania in the third quarter of 2025. At the same time, the aggregate net interest margin was basically unchanged compared to the previous quarter.

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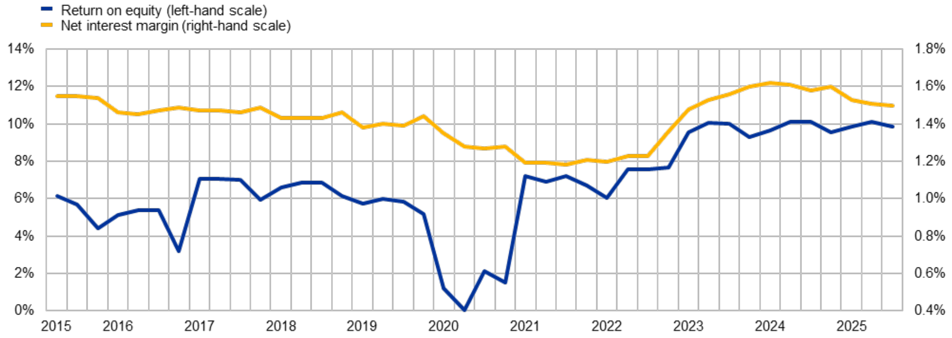
Chart 6

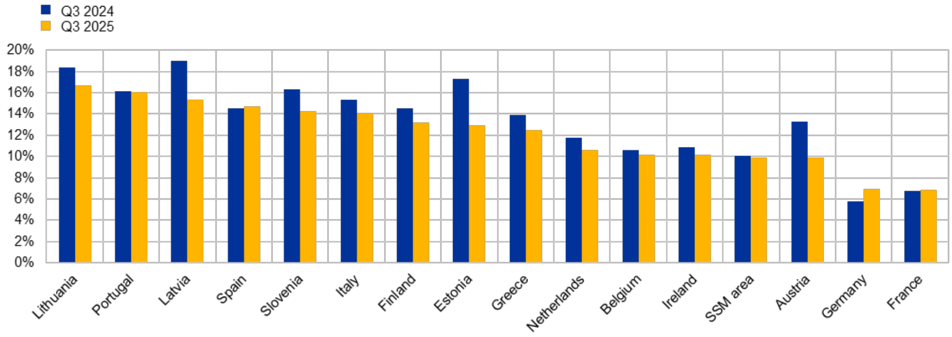
Return on equity and net interest margin



Source: ECB.

Chart 7

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

Liquidity interactive report

The aggregate liquidity coverage ratio decreased to 156.73% in the third quarter of 2025, down from 157.88% in the previous quarter and 158.50% one year ago. This downward trend was driven mainly by an increase of €37 billion (+1.15%) in the net liquidity outflow compared to the previous quarter.

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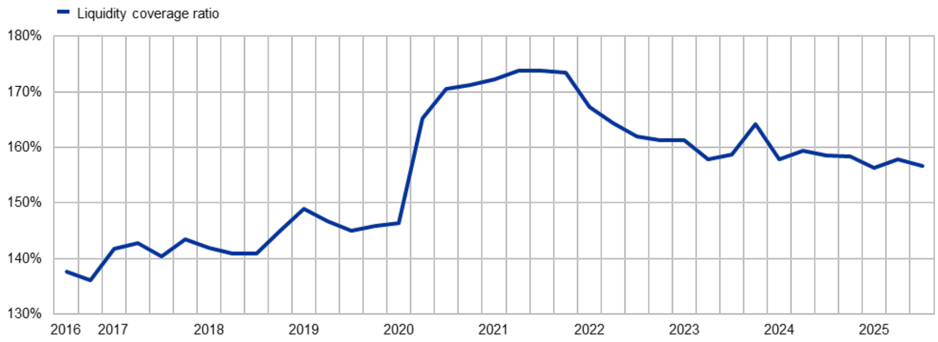
Chart 8

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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