

Press release

23 June 2022

ECB publishes consolidated banking data for end-December 2021

- [Total assets of EU-headquartered credit institutions](#) increased from €29.44 trillion in December 2020 to €30.44 trillion in December 2021, an increase of 3.42%.
- EU [non-performing loans ratio](#)¹ declined by 0.2 percentage points year on year to 2.08% in December 2021.
- EU average [return on equity](#)² was 6.81% and [Common Equity Tier 1 ratio](#)³ was 15.73% in December 2021.
- Euro area banks and banking groups reached an aggregate [net stable funding ratio](#) (NSFR) of 128.96% at the end of 2021, with banks in all member countries on average well above the required minimum threshold of 100%.

¹ Defined as the ratio of non-performing loans to total loans.

² Defined as the ratio of total profit (loss) for the year to total equity.

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

European Central Bank

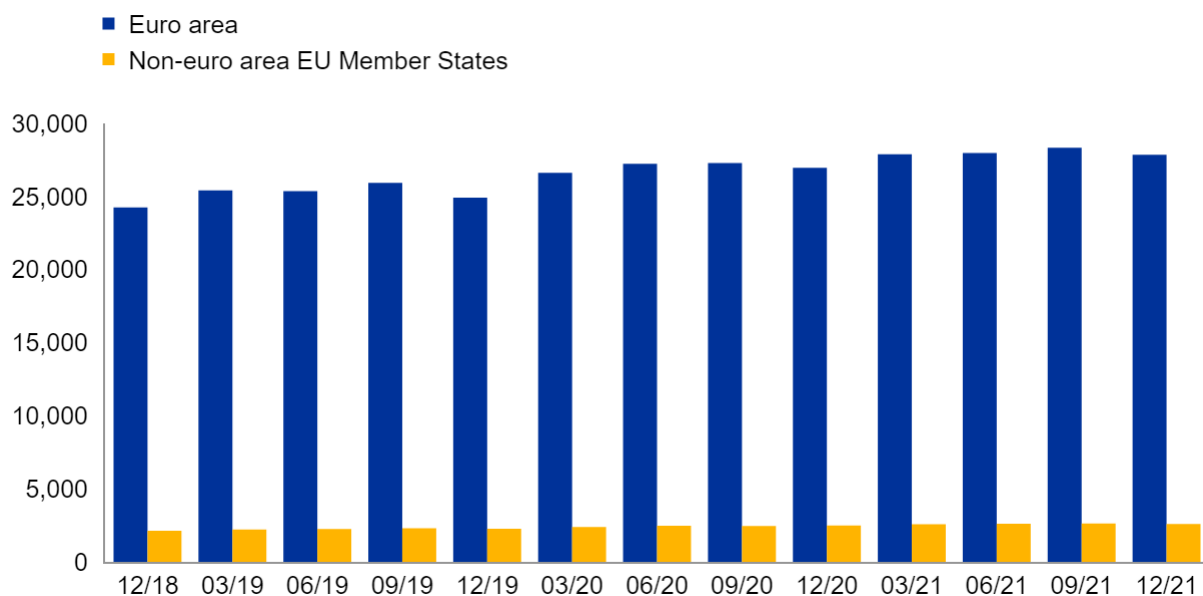
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Chart 1

Total assets of credit institutions headquartered in the current EU27 for all reference periods

(EUR billions)



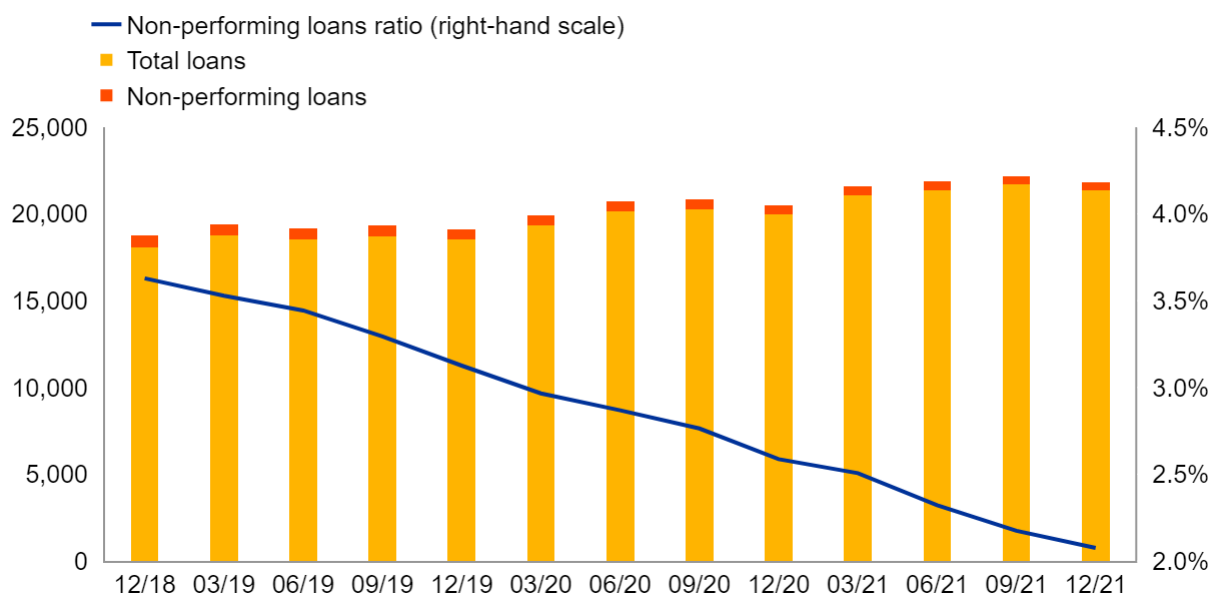
Source: ECB

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

Chart 2

Non-performing loans ratio of credit institutions headquartered in the current EU27 for all reference periods

(EUR billions; percentages)



Source: ECB

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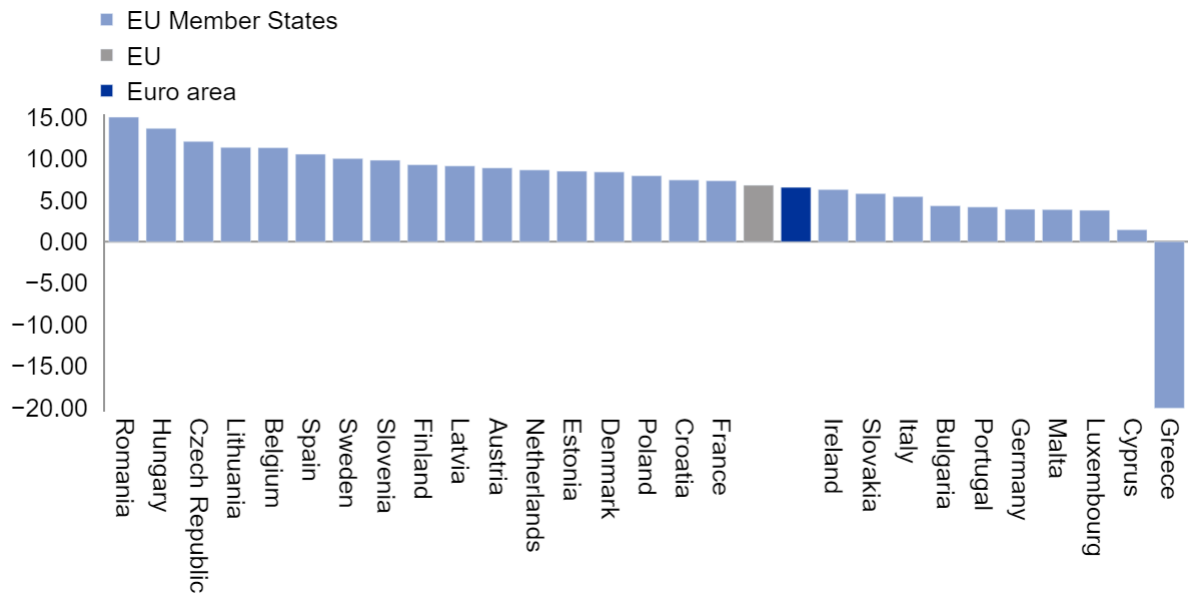
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[Data for the non-performing loans ratio of credit institutions headquartered in the EU](#)

Chart 3

Return on equity of credit institutions headquartered in the EU in December 2021

(percentages)



Source: ECB

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

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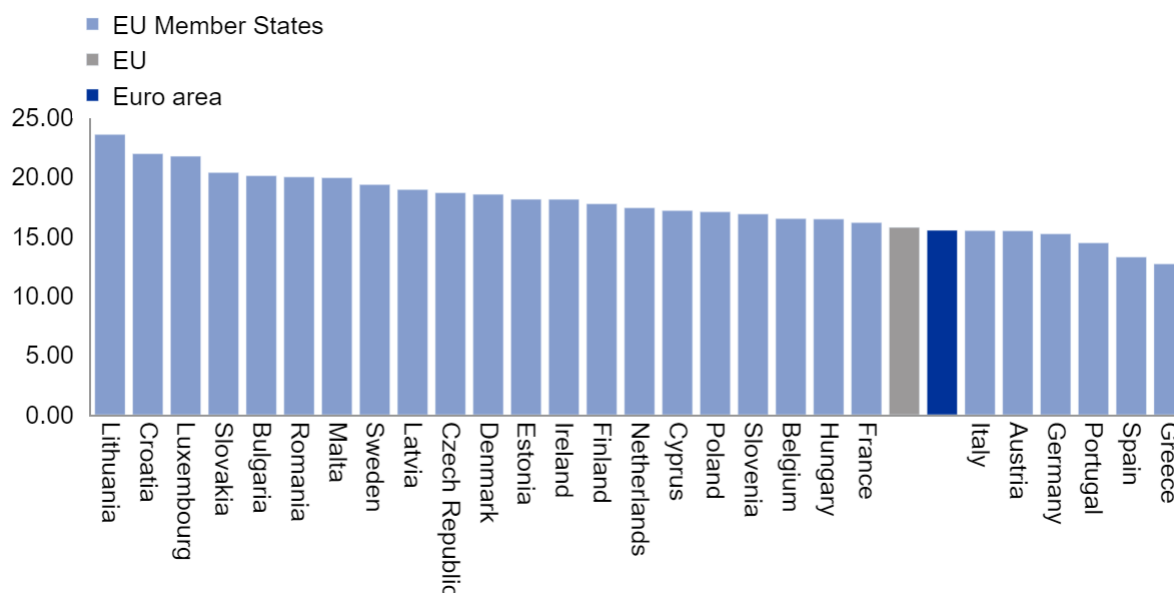
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Chart 4

Common Equity Tier 1 ratio of credit institutions headquartered in the EU in December 2021

(percentages)



Source: ECB

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

The European Central Bank (ECB) has published the consolidated banking data with reference to end-2021, a dataset of the EU banking system compiled on a group consolidated basis.

The annual data cover the information required to analyse the EU banking sector, comprising a broader set of data than the quarterly release. The end-December 2021 data refer to 317 [banking groups](#) and 2,477 [stand-alone credit institutions](#) operating in the EU (including foreign subsidiaries and branches), covering nearly 100% of the EU banking sector balance sheet. These data include an extensive range of indicators on profitability and efficiency, balance sheets, liquidity and funding, asset quality, asset encumbrance, capital adequacy and solvency. Aggregates and indicators are published for the full sample of the banking industry.

Reporters generally apply International Financial Reporting Standards and Implementing Technical Standards on supervisory reporting of the European Banking Authority. However some medium-sized and small reporters may apply national accounting standards. Accordingly, aggregates and indicators may also cover data based on national accounting standards, depending on the availability of the underlying items.

As a consequence of the 2008 financial crisis, the Basel Committee on Banking Supervision strengthened its liquidity framework by developing, among other things, a minimum requirement for

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funding: the **net stable funding ratio (NSFR)**. This ratio promotes a more resilient banking sector by encouraging banks to ensure funding resilience over the longer term, i.e. to fund long-term assets with long-term liabilities to reduce dependency on short-term refinancing.

A few revisions to past data are disclosed along with the end-December 2021 data.

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

Notes

- **The consolidated banking data** are available in the [ECB Statistical Data Warehouse](#).
- **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 point to data that may change in subsequent releases as a result of revisions.

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