

Press release

9 February 2023

ECB publishes consolidated banking data for end-September 2022

- [Total assets of EU-headquartered credit institutions](#) increased from €30.98 trillion in September 2021 to €32.66 trillion in September 2022, to stand 5.4% higher
- EU [non-performing loans ratio](#)¹ dropped by 0.35 percentage points year on year to 1.83% in September 2022
- EU average [return on equity](#)² was 4.86% and [Common Equity Tier 1 ratio](#)³ was 14.99% in September 2022

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. Profitability indicators are not annualised.

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

European Central Bank

Directorate General Communications

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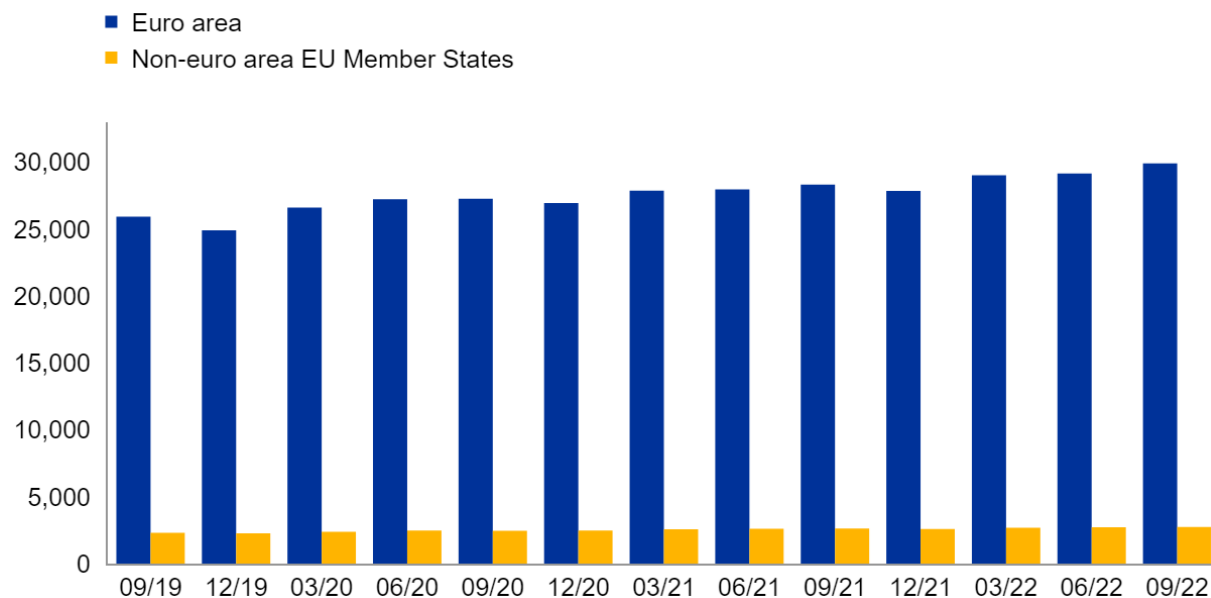
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Chart 1

Total assets of credit institutions headquartered in the EU

(EUR billions)



Source: ECB

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

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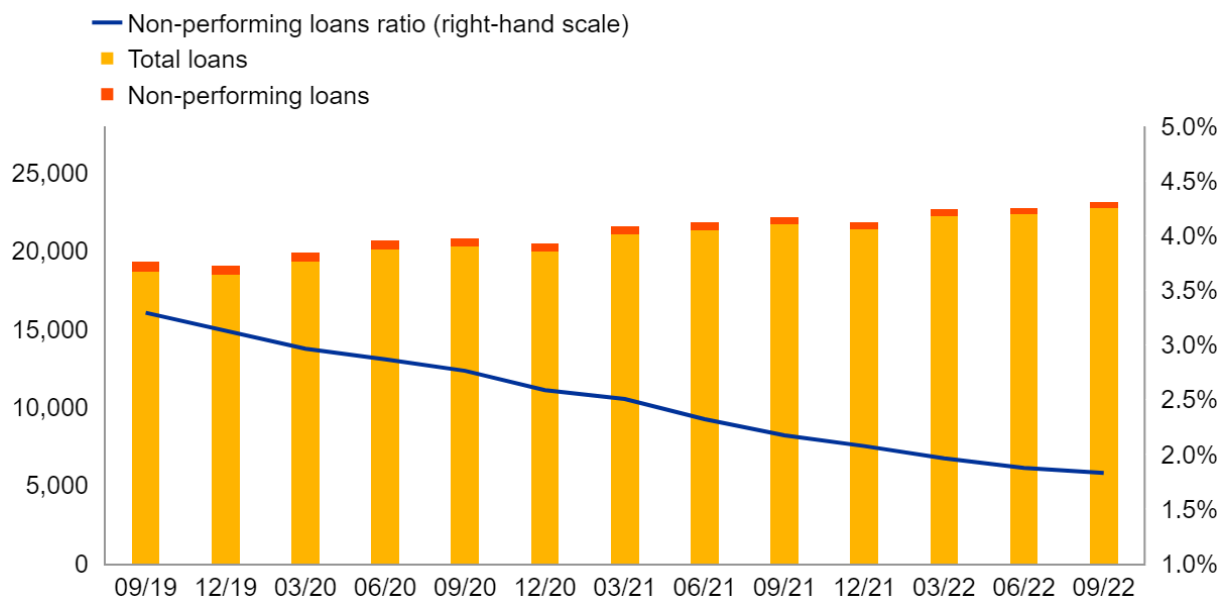
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Chart 2

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

(EUR billions; percentages)



Source: ECB

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

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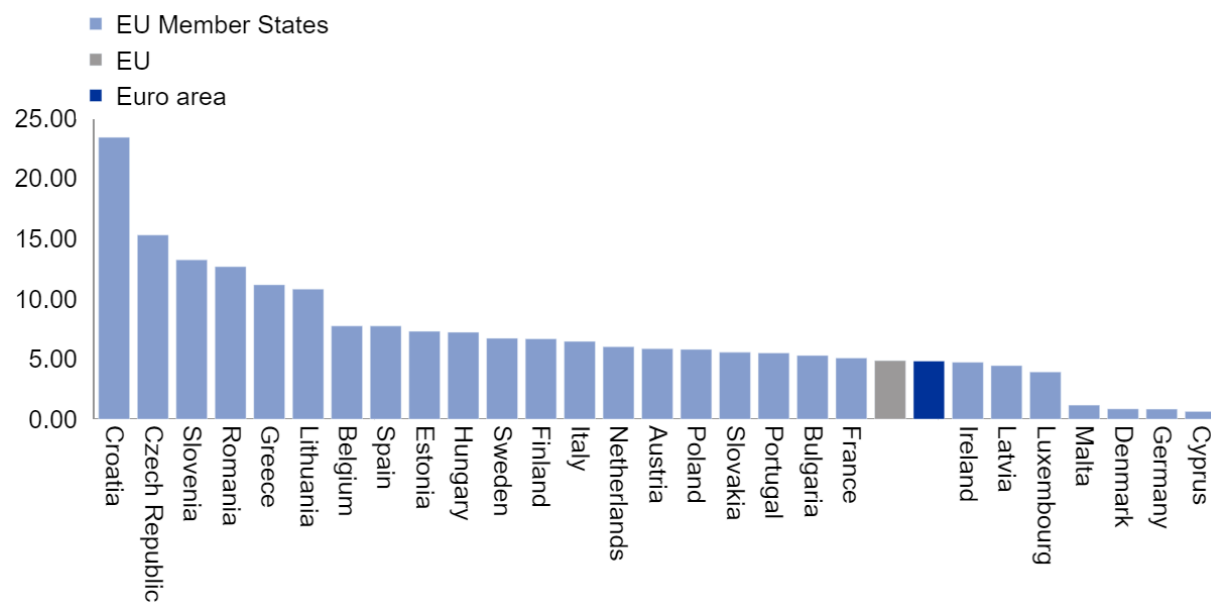
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Chart 3

Return on equity of credit institutions headquartered in the EU in September 2022

(percentages)



Source: ECB

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

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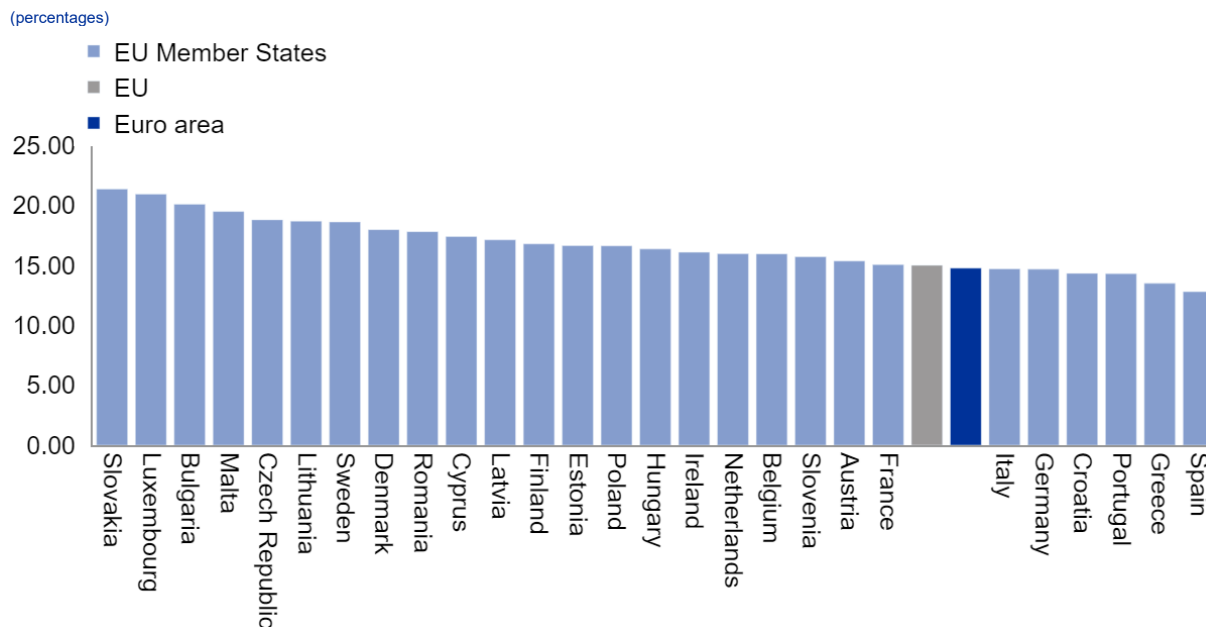
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Chart 4

Common Equity Tier 1 ratio of credit institutions headquartered in the EU in September 2022



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-September 2022, a dataset of the EU banking system compiled on a group consolidated basis.

The quarterly data cover the information required to analyse the EU banking sector and comprise a subset of the information that is available in the year-end dataset. The end-September 2022 data refer to 311 [banking groups](#) and 2396 [stand-alone credit institutions](#) operating in the EU (including foreign subsidiaries and branches), covering nearly 100% of the EU banking sector's 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 the European Banking Authority's implementing technical standards on supervisory reporting, while 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.

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Some revisions to past data are disclosed together with the end-September 2022 data.

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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 lead to data that may change with subsequent releases as a result of revisions.

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