EUROPEAN CENTRAL BANK

EUROSYSTEM

Press release

6 November 2026

ECB publishes consolidated banking data for end-June 2026

- The aggregate of total assets of EU-headquartered credit institutions increased by 5.18%, from €33.27 trillion in June 2025 to €34.99 trillion in June 2026
- During the same period, EU credit institutions' aggregate non-performing loans ratio[1] increased by 0.03 percentage points year on year to stand at 1.99% in June 2026
- EU credit institutions' aggregate return on equity[2] was 5.31% in June 2026 and their Common Equity Tier 1 ratio[3] was 16.43%

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

Defined as the ratio of total profit (loss) for the first six months of 2026 (non-annualised) to total equity. Profitability indicators are not annualised.

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

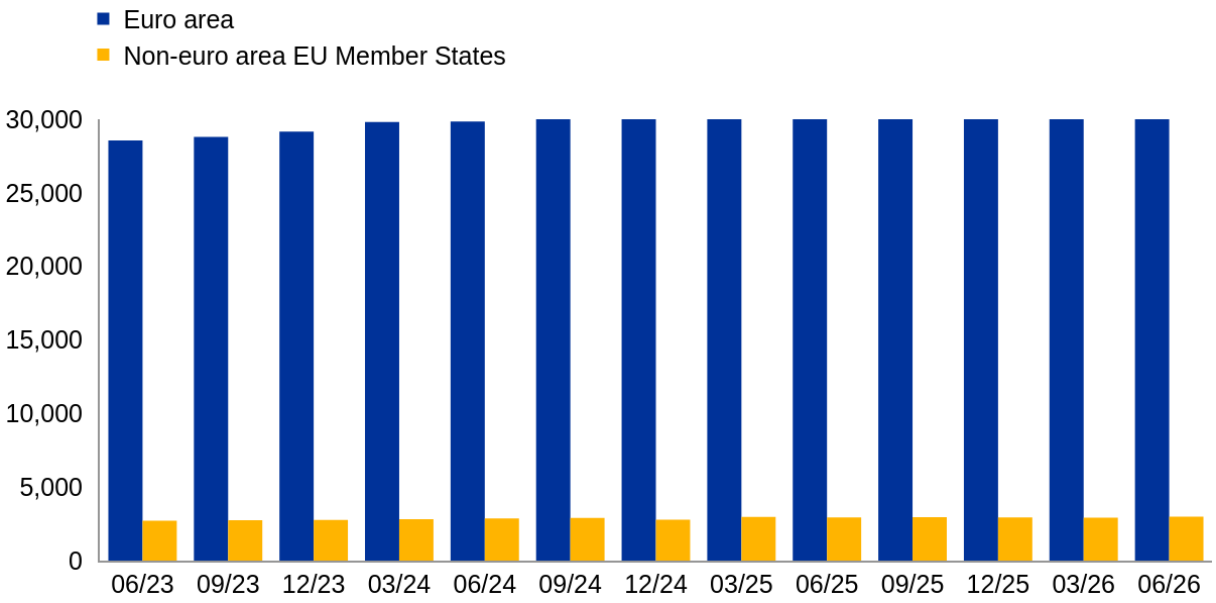
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Chart 1

Total assets of credit institutions headquartered in the EU

(EUR billions)



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

Data on the aggregate of total assets of credit institutions headquartered in the EU

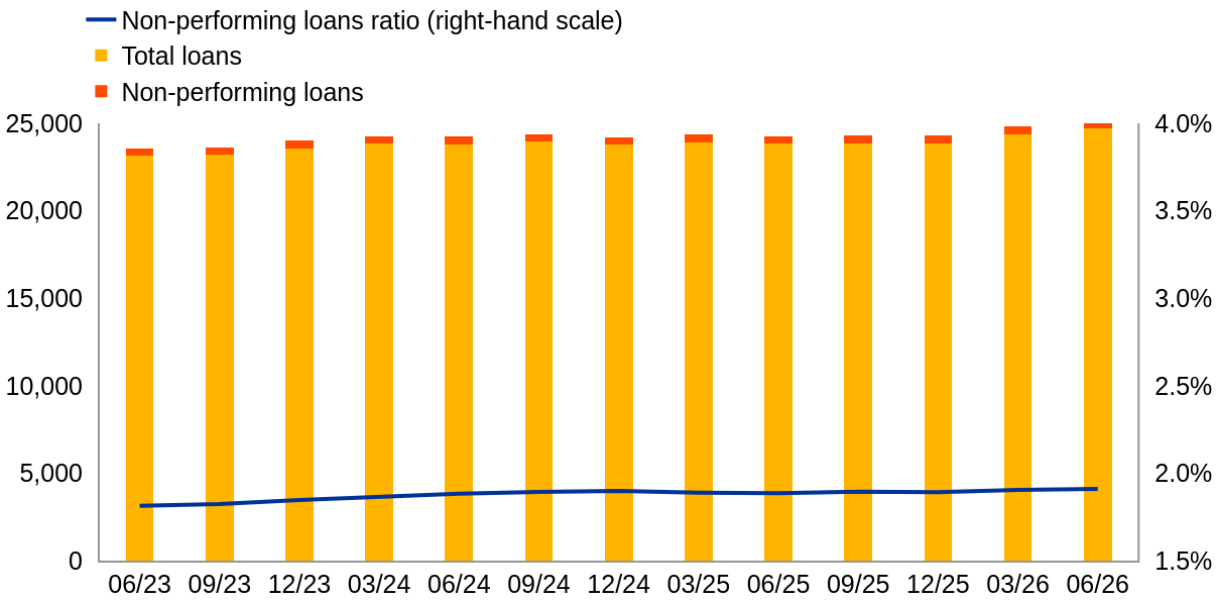
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Chart 2

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

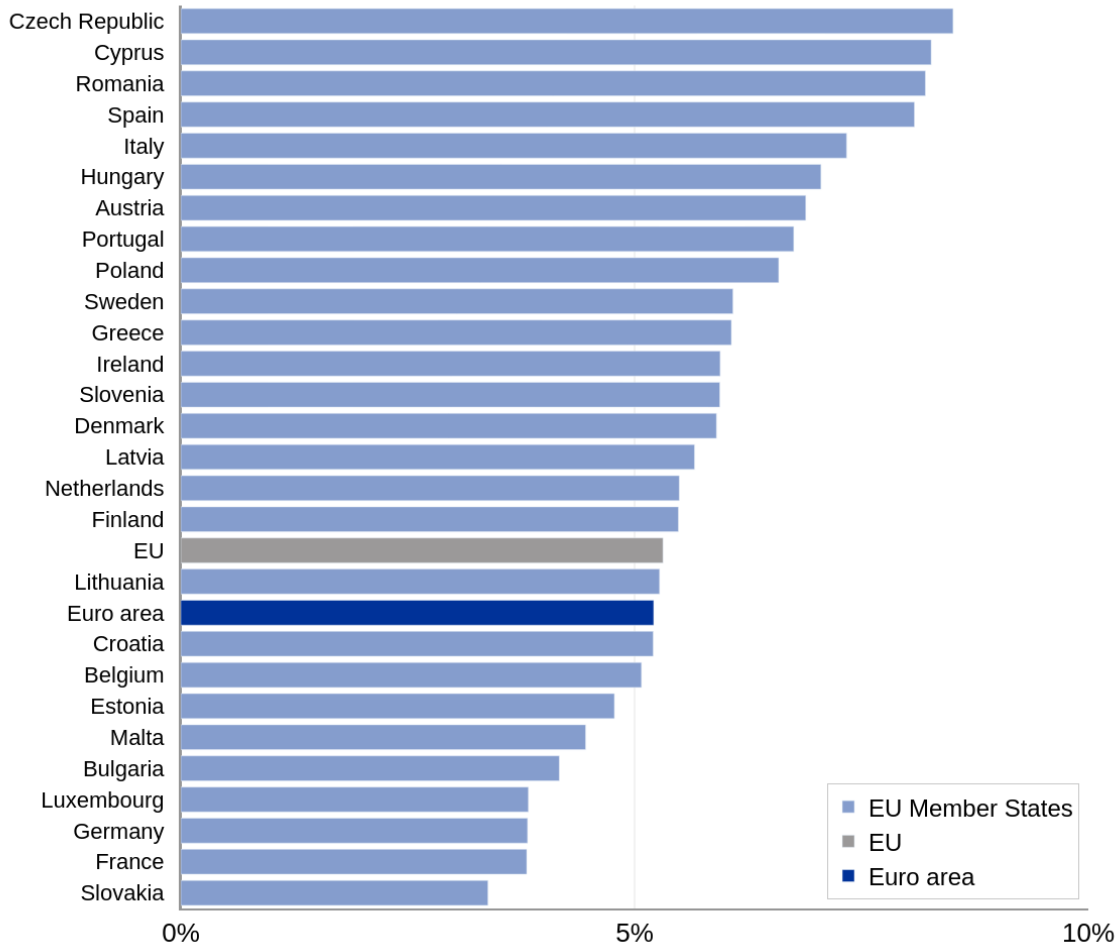
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Chart 3

Return on equity of credit institutions headquartered in the EU in June 2026

(percentages)



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

Data on the aggregate return on equity of credit institutions headquartered in the EU

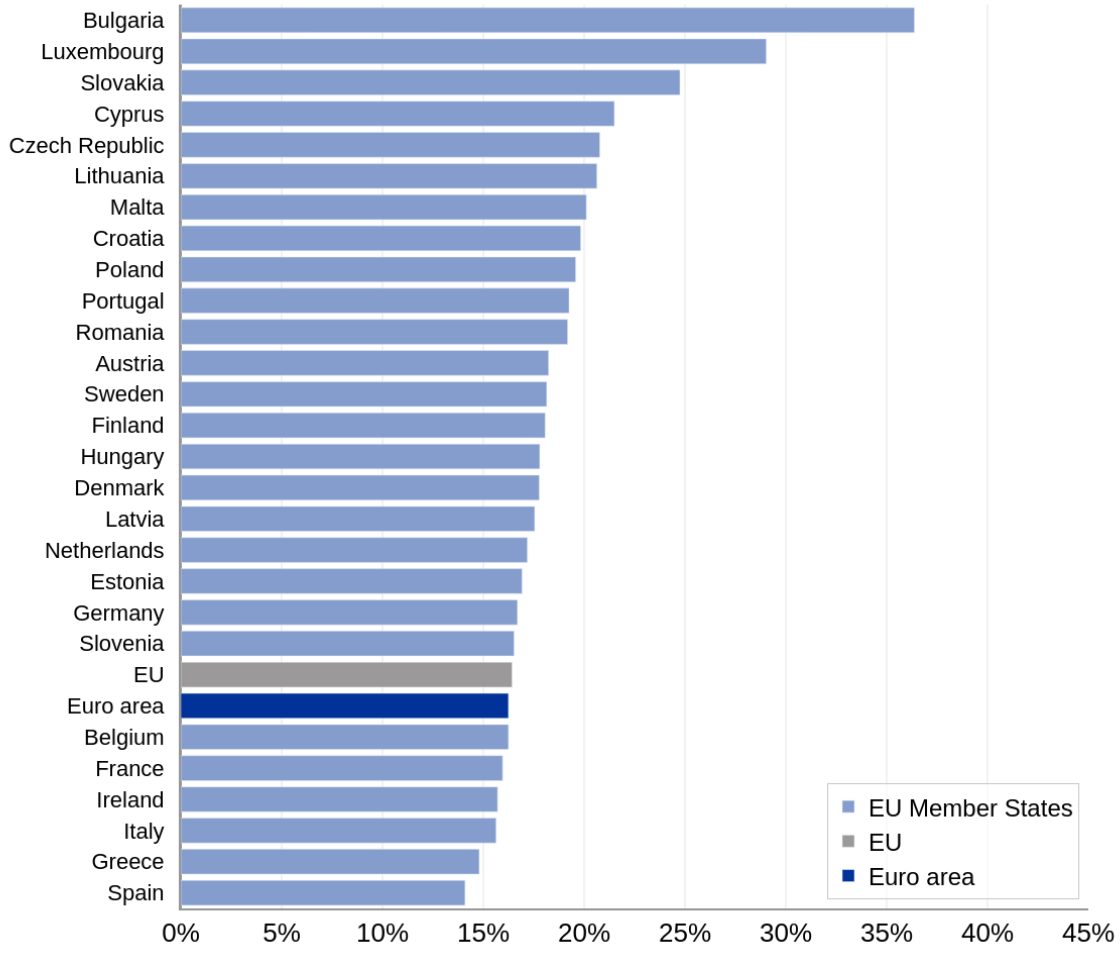
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Chart 4

Common Equity Tier 1 ratio of credit institutions headquartered in the EU in June 2026

(percentages)



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

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-June 2026, 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 336 banking groups and 2283 stand-alone credit institutions and non-EU controlled subsidiaries and branches operating in the EU, accounting for nearly 100% of the EU banking sector's balance sheet. They

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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.

In addition to data as of end-June 2026, the published figures also include **a few revisions to past data**.

For media queries, please contact Benoit Deeg, tel.: +491721683704.

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.

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