

Press release

13 June 2024

ECB publishes consolidated banking data for end-December 2023

- [The aggregate of total assets of EU-headquartered credit institutions](#) rose from €30.85 trillion in December 2022 to €31.92 trillion in December 2023, an increase of 3.45%
- [EU credit institutions' aggregate non-performing loans ratio](#)¹ increased by 0.05 percentage points year on year to stand at 1.91% in December 2023
- [EU credit institutions' aggregate return on equity](#)² was 9.29% in December 2023 and their [Common Equity Tier 1 ratio](#)³ was 16.07%

¹ Defined as the ratio of non-performing loans to total loans. Cash balances at central banks and other demand deposits are included.

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 total risk exposure.

European Central Bank

Directorate General Communications

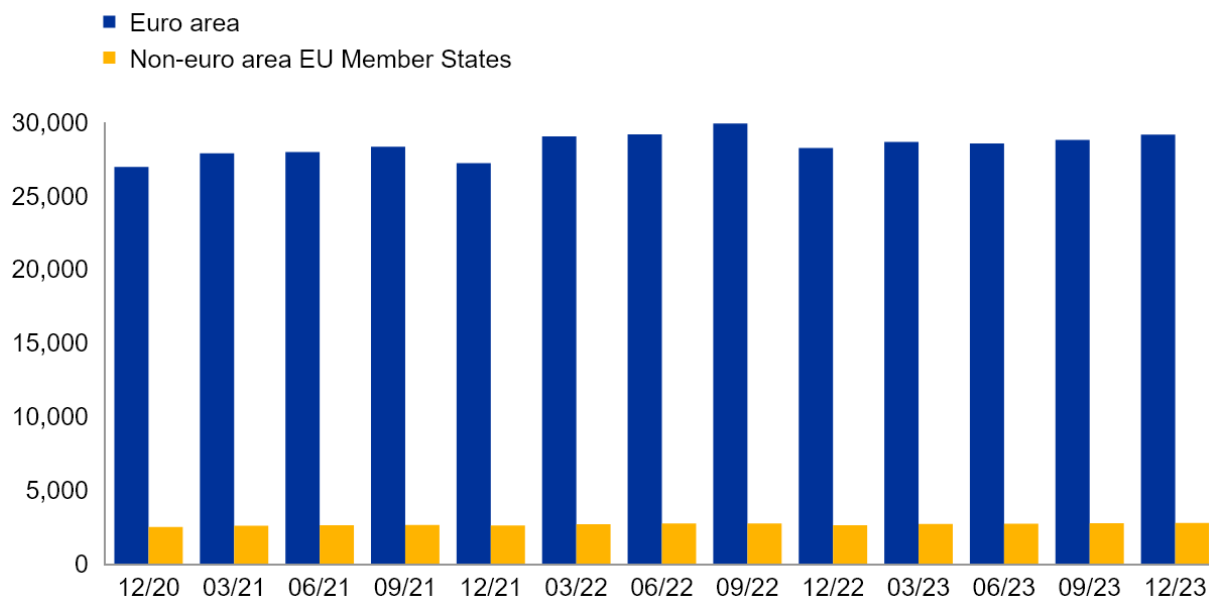
Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany

Tel.: +49 69 1344 7455, e-mail: media@ecb.europa.eu, website: www.ecb.europa.eu

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. As of 2023 Croatia is included in the Euro area countries. The total assets for end-December 2023 for Croatia amounted to 11.3 EUR billions

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

European Central Bank

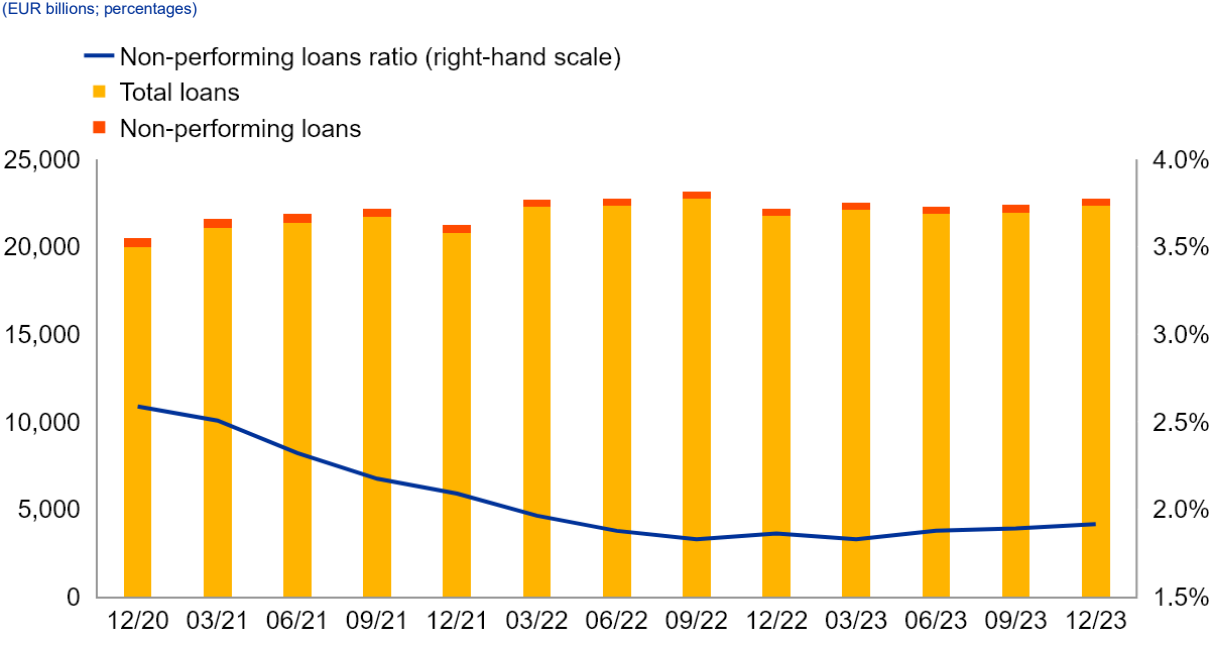
Directorate General Communications

Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany

Tel.: +49 69 1344 7455, e-mail: media@ecb.europa.eu, website: www.ecb.europa.eu

Reproduction is permitted provided that the source is acknowledged.

Chart 2
 Non-performing loans ratio of credit institutions headquartered in the EU



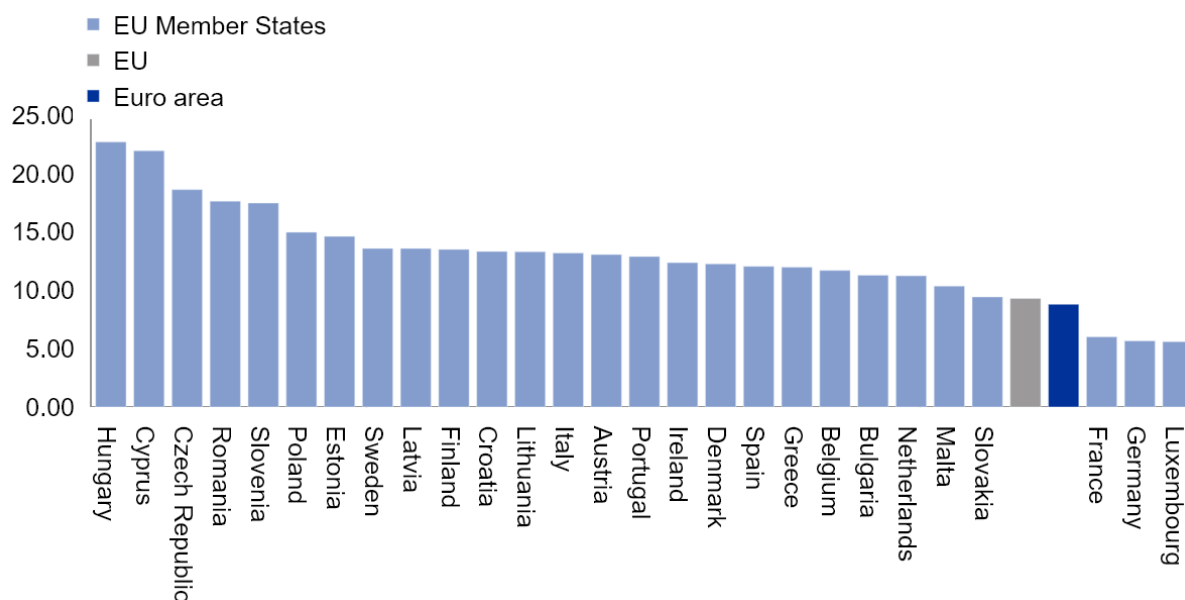
Source: ECB
 Note: Data for all reference periods relate to the EU27.

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

Chart 3

Return on equity of credit institutions headquartered in the EU in December 2023

(percentages)



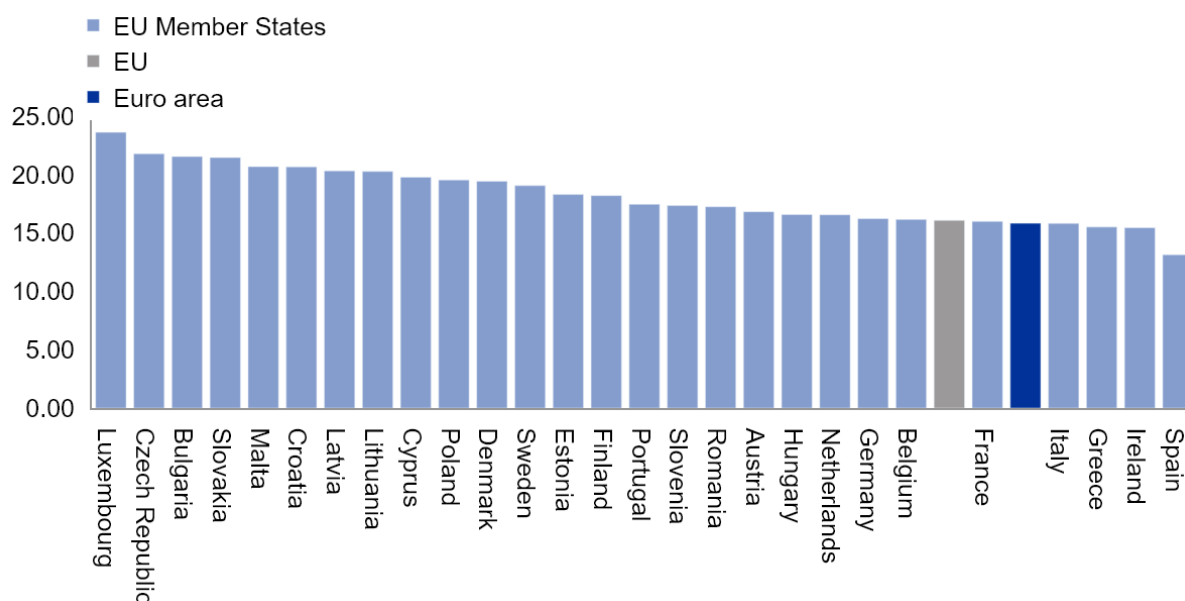
Source: ECB. Data for all reference periods relate to the EU27. As of 2023 Croatia is included in the Euro area countries.

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

Chart 4

Common Equity Tier 1 ratio of credit institutions headquartered in the EU in December 2023

(percentages)



Source: ECB. Data for all reference periods relate to the EU27. As of 2023 Croatia is included in the Euro area countries.

European Central Bank

Directorate General Communications

Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany

Tel.: +49 69 1344 7455, e-mail: media@ecb.europa.eu, website: www.ecb.europa.eu

Reproduction is permitted provided that the source is acknowledged.

[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-2023, a dataset for the EU banking system compiled on a group consolidated basis.

These annual data provide information required to analyse the EU banking sector and are broader in scope than the standard quarterly releases. The data cover 385 [banking groups](#) and 2,306 [stand-alone credit institutions](#) operating in the EU (including foreign subsidiaries and branches), accounting for nearly 100% of the EU banking sector's balance sheet. They 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 full sample.

Reporters generally apply the 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 at end-December 2023, the published figures also include a few revisions to past data.

For media queries, please contact [Nicos Keranis](#), tel.: +49 17 2758 7237.

Notes

- These consolidated banking data are available in the [ECB's 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 in subsequent releases as a result of revisions.

European Central Bank

Directorate General Communications

Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany

Tel.: +49 69 1344 7455, e-mail: media@ecb.europa.eu, website: www.ecb.europa.eu

Reproduction is permitted provided that the source is acknowledged.