

Main indicators

EUR millions; percentages; number

	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023
Number of individual institutions or consolidable groups of credit institutions					
Total credit institutions	153	151	150	151	148
Spanish significant credit institutions	10	10	10	10	10
Other credit institutions	143	141	140	141	138
Spanish credit institutions designated as less significant	47	47	47	47	47
Subsidiaries in Spain of foreign credit institutions	15	15	15	15	14
Significant institutions	5	5	5	5	4
Less significant institutions	10	10	10	10	10
Branches in Spain of foreign credit institutions	81	79	78	79	77
Significant institutions	40	40	39	39	38
Less significant institutions	37	35	35	36	35
Non-Community branches	4	4	4	4	4
Balance sheet composition					
Total assets	4,060,010	4,104,085	4,147,887	4,165,279	4,162,156
Total liabilities	3,806,437	3,847,556	3,885,692	3,898,775	3,890,261
Equity	253,573	256,529	262,195	266,504	271,896
Key indicators					
Return on equity	10.02%	11.26%	11.92%	12.29%	11.98%
Cost-to-income ratio	51.45%	48.56%	48.00%	47.05%	47.78%
Coste del riesgo	0.88%	1.06%	1.02%	1.00%	1.02%
Capital adequacy and leverage (a)					
CET 1 ratio	13.04%	13.14%	13.14%	13.07%	13.20%
Tier 1 ratio	14.47%	14.63%	14.65%	14.57%	14.70%
Total capital ratio	16.54%	16.70%	16.87%	16.87%	17.04%
Leverage ratio	5.46%	5.53%	5.53%	5.53%	5.60%
Asset quality (b)					
Level 1 as a share of total assets	5.01%	5.22%	5.34%	5.02%	5.12%
Level 2 as a share of total assets	7.05%	7.11%	7.58%	8.08%	7.14%
Level 3 as a share of total assets	0.41%	0.42%	0.42%	0.40%	0.44%
Non-performing loans ratio (c)	2.68%	2.66%	2.70%	2.71%	2.70%
Non-performing loans ratio (d)	3.13%	3.10%	3.12%	3.15%	3.16%
Funding					
Loan-to-deposit ratio non-financial corporations and households	98.81%	101.18%	100.70%	99.41%	97.02%
Liquidity					
Liquidity coverage ratio	178.39%	173.14%	176.88%	179.18%	186.28%

Source: Banco de España.

Cut-off-date: 22 March 2024.

(a) Based on the transitional provisions laid down in Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms.

(b) Fair value hierarchy.

(c) Cash balances at central banks and other demand deposits are included.

(d) Cash balances at central banks and other demand deposits are excluded.