

**SPAIN: FINANCIAL SOUNDNESS INDICATORS OF THE SDDS+ (\*)**

Percentages

	Regulatory tier 1 capital to risk-weighted assets, ratio	Regulatory tier 1 capital to assets, ratio	Non-performing loans net of (total***) provisions to capital, ratio	Non-performing loans to total gross loans, ratio (**)	Return on assets, ratio	Liquid assets to short-term liabilities, ratio
2012Q1	9,87	4,66	31,70	6,30	0,32	
2012Q2	9,60	4,80	33,86	7,07	-0,29	
2012Q3	9,39	4,29	33,70	7,80	-0,38	
2012Q4	9,90	4,45	27,6	7,48	-1,39	
2013Q1	10,00	4,45	28,50	7,50	0,51	
2013Q2	10,78	4,80	31,91	8,25	0,53	
2013Q3	11,19	4,92	35,70	8,80	0,43	
2013Q4	11,86	5,01	39,64	9,38	0,38	
2014Q1	11,43	5,52	37,10	9,30	0,49	
2014Q2	11,71	5,65	34,18	9,00	0,53	
2014Q3	11,92	5,62	32,70	8,80	0,49	
2014Q4	11,89	5,71	31,97	8,45	0,43	
2015Q1	12,34	5,86	27,44	7,47	0,68	
2015Q2	12,56	5,89	25,69	6,93	0,69	
2015Q3	12,38	5,86	24,11	6,63	0,59	
2015Q4	12,85	6,01	22,64	6,16	0,48	
2016Q1	12,62	5,91	22,10	6,09	0,51	
2016Q2	12,90	6,07	21,28	5,81	0,50	
2016Q3	13,28	6,15	20,33	5,70	0,53	
2016Q4	13,12	6,09	21,07	5,63	0,39	
2017Q1	12,79	6,06	20,12	5,44	0,61	19,67
2017Q2	12,55	5,80	20,07	5,28	0,60	20,30
2017Q3	13,35	6,10	18,01	4,68	0,57	20,76
2017Q4	13,44	6,06	17,88	4,46	0,52	20,93
2018Q1	13,46	6,04	15,18	4,36	0,71	21,54
2018Q2	13,40	5,96	14,80	4,14	0,65	21,53
2018Q3	13,61	6,01	14,35	3,99	0,66	21,55
2018Q4p	13,74	6,05	13,16	3,67	0,62	22,84

p= provisional

(\*) The methodology with the basic description of the compiled indicators is available in the section "Related information", in this website.

(\*\*) Ratio, on a consolidated basis, of non-performing loans to resident and non-resident sectors to total gross loans to both sectors.

(\*\*\*) It includes provisions on performing and non-performing loans