

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	31.7	6.3	0.32	
2012Q2	9.6	4.8	33.86	7.07	-0.29	
2012Q3	9.39	4.29	33.7	7.8	-0.38	
2012Q4	9.9	4.45	27.6	7.48	-1.39	
2013Q1	10.00	4.45	28.5	7.5	0.51	
2013Q2	10.78	4.8	31.91	8.25	0.53	
2013Q3	11.19	4.92	35.7	8.8	0.43	
2013Q4	11.86	5.01	39.64	9.38	0.38	
2014Q1	11.43	5.52	37.1	9.3	0.49	
2014Q2	11.71	5.65	34.18	9.00	0.53	
2014Q3	11.92	5.62	32.7	8.8	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	22.1	6.09	0.51	
2016Q2	12.9	6.07	21.28	5.81	0.5	
2016Q3	13.28	6.15	20.33	5.7	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	5.8	20.07	5.28	0.6	20.3
2017Q3	13.35	6.1	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	13.4	5.96	14.8	4.14	0.65	21.53
2018Q3	13.61	6.01	14.35	3.99	0.66	21.55
2018Q4	13.74	6.05	13.32	3.69	0.61	22.83
2019Q1	13.66	6.00	12.61	3.56	0.62	22.79
2019Q2	13.75	6.01	11.97	3.41	0.57	21.44
2019Q3	13.79	6.05	11.75	3.38	0.53	21.87
2019Q4	14.02	6.1	10.84	3.15	0.5	22.02
2020Q1	13.65	5.77	9.91	3.04	0.00	22.25
2020Q2	14.1	5.59	10.42	2.96	-0.52	26.92
2020Q3	14.46	5.69	9.48	2.94	-0.18	27.77
2020Q4	14.9	5.91	8.26	2.85	-0.22	28.58
2021Q1	14.85	5.81	11.11	3.01	0.96	29.06
2021Q2	15.1	5.89	12.61	3.05	0.71	30.48
2021Q3	15.26	5.86	11.77	2.93	0.72	32.48
2021Q4	15.18	5.78	12.72	2.92	0.66	33.13
2022Q1	14.89	5.64	11.63	2.82	0.68	30.38
2022Q2	14.5	5.23	19.03	3.18	0.87	30.78
2022Q3	14.45	5.22	18.58	3.11	0.89	29.85
2022Q4	14.62	5.52	17.82	3.06	0.86	25.3
2023Q1	14.77	5.59	17.45	3.02	1.00	24.56
2023Q2	14.78	5.59	17.42	3.02	1.07	24.62
2023Q3	14.69	5.59	17.52	3.04	1.12	25.03
2023Q4	14.81	5.66	17.10	3.06	1.08	26.13
2024Q1	14.70	5.66	16.84	3.04	1.18	26.00
2024Q2	14.81	5.68	16.29	2.94	1.29	24.68
2024Q3	14.88	5.65	16.07	2.93	1.32	25.98
2024Q4	15.05	5.75	15.20	2.87	1.30	25.11
2025Q1	15.23	5.76	14.80	2.82	1.40	24.30
2025Q2	15.34	5.78	13.85	2.69	1.36	24.01
2025Q3	15.53	5.80	13.15	2.66	1.34	24.51
2025Q4 p	15.57	5.74	12.83	2.58	1.33	24.49

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.

(***) From 2022Q2 it only includes provisions on non-performing loans.