

## Main indicators

EUR millions; percentages; number

	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
<b>Number of individual institutions or consolidable groups of credit institutions</b>					
Total credit institutions	148	149	151	152	151
Spanish significant credit institutions	10	10	10	10	10
Other credit institutions	138	139	141	142	141
Spanish credit institutions designated as less significant	47	47	47	47	47
Subsidiaries in Spain of foreign credit institutions	14	14	13	14	14
Significant institutions	4	4	4	4	4
Less significant institutions	10	10	9	10	10
Branches in Spain of foreign credit institutions	77	78	81	81	80
Significant institutions	39	39	40	40	40
Less significant institutions	34	35	37	37	37
Non-Community branches	4	4	4	4	3
<b>Balance sheet composition</b>					
Total assets	4,301,513	4,340,400	4,360,704	4,414,386	4,502,739
Total liabilities	4,014,511	4,048,870	4,070,131	4,119,940	4,204,158
Equity	287,002	291,530	290,572	294,446	298,580
<b>Key indicators</b>					
Return on equity	13.72%	14.43%	14.50%	14.20%	14.04%
Cost-to-income ratio	44.50%	44.19%	44.34%	44.28%	44.47%
Cost of risk	0.89%	0.91%	0.81%	0.85%	0.87%
<b>Capital adequacy and leverage (a)</b>					
CET 1 ratio	13.51%	13.66%	13.75%	13.83%	13.94%
Tier 1 ratio	15.02%	15.15%	15.28%	15.43%	15.48%
Total capital ratio	17.53%	17.73%	17.79%	17.92%	18.10%
Leverage ratio	5.73%	5.72%	5.75%	5.76%	5.70%
<b>Asset quality (b)</b>					
Level 1 as a share of total assets	5.76%	6.01%	5.56%	5.61%	5.81%
Level 2 as a share of total assets	6.58%	6.62%	6.50%	6.50%	6.37%
Level 3 as a share of total assets	0.57%	0.57%	0.62%	0.65%	0.66%
Non-performing loans ratio (c)	2.54%	2.52%	2.41%	2.39%	2.33%
Non-performing loans ratio (d)	2.91%	2.86%	2.73%	2.72%	2.62%
<b>Funding</b>					
Loan-to-deposit ratio non-financial corporations and households	94.56%	95.53%	96.38%	95.44%	94.55%
<b>Liquidity</b>					
Liquidity coverage ratio	178.68%	171.33%	174.81%	174.36%	171.83%

Source: Banco de España.

Cut-off-date: 5th of March 2026.

(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.