

Balance sheet composition. Assets, liabilities and equity

June 2025 data

	EUR millions					
	TOTAL CREDIT INSTITUTIONS	SPANISH SIGNIFICANT CREDIT INSTITUTIONS	OTHER CREDIT INSTITUTIONS	SPANISH LESS SIGNIFICANT CREDIT INSTITUTIONS	SUBSIDIARIES IN SPAIN OF FOREIGN CREDIT INSTITUTIONS	BRANCHES IN SPAIN OF FOREIGN CREDIT INSTITUTIONS
	(1)=(2)+(3)	(2)	(3)=(4)+(5)+(6)	(4)	(5)	(6)
1. Cash, cash balances at central banks, other demand deposits	392,430	323,273	69,158	34,202	13,946	21,010
2. Loans and advances	2,846,137	2,511,489	334,648	112,318	47,811	174,519
Central banks	43,154	43,149	5	0	5	0
General governments	119,727	111,900	7,827	6,088	777	962
Credit institutions	278,068	167,296	110,772	11,179	12,747	86,846
Other financial corporations	209,221	195,296	13,925	4,943	1,055	7,926
Non-financial corporations	868,332	797,270	71,062	28,718	9,544	32,800
Households	1,327,635	1,196,578	131,057	61,390	23,683	45,984
3. Debt securities	668,260	599,952	68,308	61,806	6,017	486
Central banks	7,885	7,812	73	73	0	0
General governments	544,465	491,940	52,525	46,403	5,793	329
of which at amortised cost: general government	354,131	314,813	39,318	34,092	4,976	250
Credit institutions	45,236	36,332	8,904	8,785	119	0
of which at amortised cost: credit institutions	25,200	19,370	5,830	5,719	112	0
Other financial corporations	36,123	33,748	2,375	2,353	5	17
of which at amortised cost: other financial corporations	18,334	17,109	1,225	1,207	4	14
Non-financial corporations	34,550	30,119	4,431	4,192	100	139
of which at amortised cost: non financial corporations	23,324	21,076	2,248	2,042	90	116
4. Equity instruments	42,924	36,316	6,608	3,811	115	2,681
5. Derivatives	127,910	124,778	3,132	2,558	254	321
Trading	112,441	109,959	2,482	2,127	137	217
Derivatives – hedge accounting	15,470	14,819	651	431	117	103
6. Investments in subsidiaries, joint-ventures and associates	19,735	17,922	1,813	1,452	11	351
7. Intangible assets and goodwill	31,723	28,330	3,392	635	2,474	284
8. Other assets	231,684	222,982	8,603	4,529	1,445	2,629
TOTAL ASSETS	4,360,704	3,865,041	495,663	221,311	72,073	202,280
1. Deposits	3,173,684	2,738,512	435,172	184,629	61,036	189,507
Central banks	51,778	51,530	247	203	45	0
General governments	241,972	227,705	14,267	13,132	796	339
Credit institutions	322,328	204,659	117,669	9,683	16,707	91,279
Other financial corporations	279,206	233,330	45,877	20,372	13,666	11,839
Non-financial corporations	645,943	585,244	60,699	34,102	6,670	19,926
Households	1,632,457	1,436,044	196,412	107,137	23,152	66,124
2. Debt securities issued	504,390	499,673	4,718	3,586	1,132	0
3. Derivatives	108,936	103,546	5,389	4,490	406	493
of which: trading	96,555	93,891	2,664	2,149	140	375
4. Provisions	20,463	18,874	1,589	1,013	243	333
5. Other liabilities	262,670	248,333	14,337	7,139	2,405	4,794
TOTAL LIABILITIES	4,070,144	3,608,938	461,206	200,857	65,221	195,127
1. Capital and reserves	334,618	300,288	34,330	19,905	6,884	7,541
2. Other comprehensive income	-56,746	-56,618	-128	341	-81	-388
3. Minority interests	12,688	12,433	255	207	48	n/a
TOTAL EQUITY	290,560	256,103	34,457	20,453	6,852	7,152
TOTAL LIABILITIES AND EQUITY	4,360,704	3,865,041	495,663	221,311	72,073	202,280
Share of unencumbered assets	ND	85.57%	ND	91.66%	94.57%	ND
Share of encumbered assets	ND	14.43%	ND	8.35%	5.43%	ND
TOTAL EXPOSURES TO GENERAL GOVERNMENTS (b)						
Total exposures	573,171	511,800	61,371	55,289	C	C
Spain	354,688	307,288	47,300	43,639	C	C
Other EU	99,727	86,819	12,909	10,719	C	C
RoW	117,457	116,639	818	644	C	C
Non-domestic unallocated exposure (a)	1,398	1,054	344	287	C	C

Source: Banco de España.

Cut-off date: 8 september 2025.

n/a: not applicable.

ND: data not available, this information is not reported.

(a) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only. Total non-domestic unallocated exposure refers to the difference between total non-domestic sovereign exposures and non-domestic sovereign exposures reported at an aggregated level.

(b) The data under this heading will be reported semi-annually.

Balance sheet composition. Assets, liabilities and equity
Total credit institutions
EUR millions

	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
1. Cash, cash balances at central banks, other demand deposits	392,911	437,315	426,485	403,680	392,430
2. Loans and advances	2,774,522	2,784,011	2,813,801	2,858,898	2,846,137
Central banks	42,442	47,670	38,017	44,718	43,154
General governments	111,238	105,389	106,605	107,053	119,727
Credit institutions	248,978	256,822	273,257	282,405	278,068
Other financial corporations	175,141	204,850	188,871	207,611	209,221
Non-financial corporations	867,772	850,059	873,478	878,829	868,332
Households	1,328,951	1,319,222	1,333,571	1,338,282	1,327,635
3. Debt securities	628,482	623,650	655,602	693,056	668,260
Central banks	9,116	7,027	8,541	10,391	7,885
General governments	512,260	508,395	537,344	565,354	544,465
of which at amortised cost: general government	325,152	322,912	337,469	353,926	354,131
Credit institutions	42,219	42,344	41,293	46,889	45,236
of which at amortised cost: credit institutions	24,324	24,290	22,718	25,918	25,200
Other financial corporations	33,874	34,815	35,524	36,882	36,123
of which at amortised cost: other financial corporations	18,032	18,496	19,395	18,780	18,334
Non-financial corporations	31,012	31,069	32,900	33,539	34,550
of which at amortised cost: non financial corporations	20,227	20,379	21,478	22,668	23,324
4. Equity instruments	41,415	42,724	42,845	43,542	42,924
5. Derivatives	128,739	122,113	134,941	119,707	127,910
Trading	112,523	106,474	119,801	104,629	112,441
Derivatives – hedge accounting	16,216	15,639	15,141	15,078	15,470
6. Investments in subsidiaries, joint-ventures and associates	22,366	22,648	20,705	20,769	19,735
7. Intangible assets and goodwill	33,607	33,341	33,599	33,454	31,723
8. Other assets	172,028	170,592	173,534	167,293	231,584
TOTAL ASSETS	4,194,072	4,236,395	4,301,513	4,340,400	4,360,704
1. Deposits	3,094,405	3,120,509	3,169,966	3,215,758	3,173,684
Central banks	71,396	67,537	59,817	53,357	51,778
General governments	192,690	224,489	175,600	240,278	241,972
Credit institutions	292,018	294,053	329,946	311,226	322,328
Other financial corporations	280,386	286,912	270,617	290,110	279,206
Non-financial corporations	648,885	648,408	688,888	666,400	645,943
Households	1,609,030	1,599,111	1,645,099	1,654,386	1,632,457
2. Debt securities issued	499,835	513,722	519,615	510,690	504,390
3. Derivatives	114,612	108,023	119,530	103,285	108,936
of which: trading	98,855	93,189	105,260	90,567	96,555
4. Provisions	21,331	21,413	21,608	21,021	20,463
5. Other liabilities	188,641	192,398	183,793	198,115	262,670
TOTAL LIABILITIES	3,918,825	3,956,065	4,014,511	4,048,870	4,070,144
1. Capital and reserves	318,055	323,326	328,214	332,885	334,618
2. Other comprehensive income	-54,522	-55,441	-54,322	-54,800	-56,746
3. Minority interests	11,713	12,445	13,110	13,444	12,688
TOTAL EQUITY	275,247	280,330	287,002	291,530	290,560
TOTAL LIABILITIES AND EQUITY	4,194,072	4,236,395	4,301,513	4,340,400	4,360,704
Share of unencumbered assets	ND	ND	ND	ND	ND
Share of encumbered assets	ND	ND	ND	ND	ND
TOTAL EXPOSURES TO GENERAL GOVERNMENTS (b)					
Total exposures	547,319	n/a	601,202	n/a	573,171
Spain	298,419	n/a	322,557	n/a	354,588
Other EU	96,475	n/a	107,051	n/a	99,727
RoW	150,457	n/a	169,452	n/a	117,457
Non-domestic unallocated exposure (a)	1,969	n/a	2,142	n/a	1,398

ND: data not available, this information is not reported.

(a) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only. Total non-domestic unallocated expo

(b) The data under this heading will be reported semi-annually.

Balance sheet composition. Assets, liabilities and equity
Spanish significant credit institutions

EUR millions

	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
1. Cash, cash balances at central banks, other demand deposits	322,277	362,961	354,021	335,259	323,273
2. Loans and advances	2,494,619	2,499,499	2,499,604	2,533,791	2,511,489
Central banks	42,430	47,661	37,980	44,709	43,149
General governments	104,221	99,088	100,051	100,393	111,900
Credit institutions	180,535	182,237	171,548	172,615	167,296
Other financial corporations	162,272	191,896	176,120	194,455	195,296
Non-financial corporations	799,101	781,887	805,373	810,200	797,270
Households	1,206,060	1,196,728	1,208,531	1,211,420	1,196,578
3. Debt securities	569,373	564,775	594,723	626,624	599,952
Central banks	8,998	6,988	8,459	10,301	7,812
General governments	466,172	462,219	489,392	512,718	491,940
of which at amortised cost: general government	288,380	285,969	301,305	315,240	314,813
Credit institutions	34,472	34,750	33,632	38,762	36,332
of which at amortised cost: credit institutions	18,660	18,685	17,036	20,141	19,370
Other financial corporations	31,991	32,973	33,628	34,964	33,748
of which at amortised cost: other financial corporations	16,928	17,380	18,220	17,608	17,109
Non-financial corporations	27,739	27,846	29,612	29,879	30,119
of which at amortised cost: non financial corporations	18,467	18,616	19,549	20,544	21,076
4. Equity instruments	36,243	37,490	36,763	37,162	36,316
5. Derivatives	124,975	118,857	131,835	116,685	124,778
Trading	109,374	103,855	117,322	102,341	109,959
Derivatives – hedge accounting	15,601	15,001	14,513	14,344	14,819
6. Investments in subsidiaries, joint-ventures and associates	20,103	20,327	18,347	18,374	17,922
7. Intangible assets and goodwill	29,807	29,575	30,141	30,027	28,330
8. Other assets	162,726	161,721	165,453	159,090	222,982
TOTAL ASSETS	3,760,122	3,795,205	3,830,887	3,857,013	3,865,041
1. Deposits	2,718,891	2,739,091	2,757,736	2,792,238	2,738,512
Central banks	70,808	67,278	59,777	53,296	51,530
General governments	180,311	212,781	165,254	225,365	227,705
Credit institutions	206,262	205,519	217,965	196,412	204,659
Other financial corporations	242,713	245,642	232,406	248,184	233,330
Non-financial corporations	591,626	590,711	626,651	606,819	585,244
Households	1,427,171	1,417,161	1,455,684	1,462,162	1,436,044
2. Debt securities issued	495,148	508,930	514,579	505,480	499,673
3. Derivatives	108,630	102,436	114,236	98,221	103,546
of which: trading	95,696	90,526	102,745	88,202	93,891
4. Provisions	19,734	19,815	19,970	19,447	18,674
5. Other liabilities	175,399	178,635	172,082	185,715	248,333
TOTAL LIABILITIES	3,517,801	3,548,907	3,578,603	3,601,102	3,608,938
1. Capital and reserves	284,954	289,400	293,515	297,435	300,288
2. Other comprehensive income	-54,181	-55,377	-54,169	-54,710	-56,618
3. Minority interests	11,549	12,275	12,937	13,187	12,433
TOTAL EQUITY	242,321	246,298	252,284	255,912	256,103
TOTAL LIABILITIES AND EQUITY	3,760,122	3,795,205	3,830,887	3,857,013	3,865,041
Share of unencumbered assets	85.58%	85.46%	85.68%	84.76%	85.57%
Share of encumbered assets	14.42%	14.54%	14.32%	15.25%	14.43%
TOTAL EXPOSURES TO GENERAL GOVERNMENTS (b)					
Total exposures	492,577	n/a	545,669	n/a	511,800
Spain	256,427	n/a	280,528	n/a	307,288
Other EU	86,181	n/a	95,388	n/a	86,819
RoW	149,056	n/a	167,871	n/a	116,639
Non-domestic unallocated exposure (a)	913	n/a	1,882	n/a	1,054

(a) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only. Total non-domestic unallocated exposure

(b) The data under this heading will be reported semi-annually.

Balance sheet composition. Assets, liabilities and equity
Other credit institutions (a)

EUR millions

	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
1. Cash, cash balances at central banks, other demand deposits	70,634	74,354	72,464	68,420	69,158
2. Loans and advances	279,903	284,512	314,197	325,107	334,648
Central banks	12	8	37	10	5
General governments	7,017	6,301	6,554	6,659	7,827
Credit institutions	68,443	74,585	101,709	109,791	110,772
Other financial corporations	12,870	12,953	12,752	13,157	13,925
Non-financial corporations	68,671	68,172	68,105	68,629	71,062
Households	122,891	122,494	125,040	126,862	131,057
3. Debt securities	59,109	58,875	60,879	66,432	68,308
Central banks	118	38	82	90	73
General governments	46,088	46,176	47,952	52,636	52,525
of which at amortised cost: general government	36,772	36,942	36,164	38,685	39,318
Credit institutions	7,747	7,595	7,661	8,127	8,904
of which at amortised cost: credit institutions	5,664	5,604	5,682	5,777	5,830
Other financial corporations	1,883	1,842	1,896	1,918	2,375
of which at amortised cost: other financial corporations	1,104	1,116	1,175	1,171	1,225
Non-financial corporations	3,273	3,223	3,288	3,661	4,431
of which at amortised cost: non financial corporations	1,760	1,763	1,929	2,123	2,248
4. Equity instruments	5,172	5,233	6,082	6,380	6,608
5. Derivatives	3,764	3,256	3,107	3,022	3,132
Trading	3,149	2,619	2,479	2,288	2,482
Derivatives – hedge accounting	615	637	628	734	651
6. Investments in subsidiaries, joint-ventures and associates	2,263	2,322	2,357	2,395	1,813
7. Intangible assets and goodwill	3,800	3,766	3,458	3,428	3,392
8. Other assets	9,303	8,871	8,081	8,203	8,603
TOTAL ASSETS	433,950	441,189	470,626	483,387	495,663
1. Deposits	375,515	381,418	412,230	423,520	435,172
Central banks	588	259	40	61	247
General governments	12,380	11,709	10,346	14,914	14,267
Credit institutions	85,756	88,534	111,981	114,814	117,669
Other financial corporations	37,673	41,270	38,212	41,926	45,877
Non-financial corporations	57,259	57,696	62,237	59,581	60,699
Households	181,859	181,950	189,415	192,224	196,412
2. Debt securities issued	4,687	4,792	5,036	5,210	4,718
3. Derivatives	5,982	5,587	5,294	5,064	5,389
of which: trading	3,159	2,663	2,515	2,365	2,664
4. Provisions	1,598	1,597	1,637	1,574	1,589
5. Other liabilities	13,242	13,763	11,710	12,400	14,337
TOTAL LIABILITIES	401,024	407,158	435,908	447,768	461,206
1. Capital and reserves	33,101	33,926	34,699	35,451	34,330
2. Other comprehensive income	-340	-64	-153	-90	-128
3. Minority interests	165	170	173	257	255
TOTAL EQUITY	32,926	34,032	34,718	35,618	34,457
TOTAL LIABILITIES AND EQUITY	433,949	441,189	470,626	483,387	495,663
Share of unencumbered assets	ND	ND	ND	ND	ND
Share of encumbered assets	ND	ND	ND	ND	ND
TOTAL EXPOSURES TO GENERAL GOVERNMENTS (c)					
Total exposures	54,742	n/a	55,533	n/a	61,371
Spain	41,992	n/a	42,029	n/a	47,300
Other EU	10,293	n/a	11,663	n/a	12,909
RoW	1,401	n/a	1,582	n/a	818
Non-domestic unallocated exposure (b)	1,056	n/a	260	n/a	344

(a) Aggregation that comprises Spanish credit institutions designated as less significant, subsidiaries and branches in Spain of foreign credit institutions.

ND; data not available, this information is not reported.

(b) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only. Total non-domes

(c) The data under this heading will be reported semi-annually.

Balance sheet composition. Assets, liabilities and equity
Spanish less significant credit institutions

EUR millions

	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
1. Cash, cash balances at central banks, other demand deposits	37,545	39,975	36,178	35,032	34,202
2. Loans and advances	102,953	103,535	102,263	106,377	112,318
Central banks	4	0	15	1	0
General governments	5,315	4,630	4,794	5,005	6,088
Credit institutions	9,238	10,427	7,510	10,326	11,179
Other financial corporations	3,693	4,099	4,133	4,044	4,943
Non-financial corporations	27,620	27,410	27,994	28,199	28,718
Households	57,083	56,970	57,818	58,802	61,390
3. Debt securities	52,905	52,605	54,405	59,917	61,806
Central banks	118	38	82	90	73
General governments	40,455	40,417	41,924	46,557	46,403
of which at amortised cost: general government	31,889	31,970	30,936	33,469	34,092
Credit institutions	7,530	7,420	7,516	7,976	8,785
of which at amortised cost: credit institutions	5,471	5,454	5,562	5,651	5,719
Other financial corporations	1,822	1,784	1,855	1,887	2,353
of which at amortised cost: other financial corporations	1,053	1,066	1,137	1,144	1,207
Non-financial corporations	2,981	2,947	3,028	3,406	4,192
of which at amortised cost: non financial corporations	1,543	1,553	1,717	1,904	2,042
4. Equity instruments	3,473	3,431	3,737	3,752	3,811
5. Derivatives	2,611	2,739	2,715	2,570	2,558
Trading	2,124	2,292	2,271	2,052	2,127
Derivatives – hedge accounting	486	447	444	518	431
6. Investments in subsidiaries, joint-ventures and associates	1,902	1,960	1,997	2,034	1,452
7. Intangible assets and goodwill	673	660	655	645	635
8. Other assets	4,596	4,493	4,383	4,395	4,529
TOTAL ASSETS	206,659	209,399	206,333	214,722	221,311
1. Deposits	173,659	174,697	172,123	178,798	184,629
Central banks	377	20	0	0	203
General governments	11,690	10,761	9,417	12,908	13,132
Credit institutions	10,989	11,156	9,520	8,782	9,683
Other financial corporations	17,740	20,225	16,495	19,986	20,372
Non-financial corporations	31,022	31,242	32,366	32,255	34,102
Households	101,841	101,293	104,325	104,867	107,137
2. Debt securities issued	3,232	3,325	3,358	4,060	3,586
3. Derivatives	4,472	4,821	4,613	4,381	4,490
of which: trading	2,081	2,284	2,208	2,052	2,149
4. Provisions	849	900	939	943	1,013
5. Other liabilities	5,514	6,035	5,218	5,768	7,139
TOTAL LIABILITIES	187,727	189,779	186,252	193,951	200,857
1. Capital and reserves	18,471	19,028	19,575	20,127	19,905
2. Other comprehensive income	356	485	396	436	341
3. Minority interests	105	107	110	209	207
TOTAL EQUITY	18,932	19,620	20,081	20,772	20,453
TOTAL LIABILITIES AND EQUITY	206,659	209,399	206,333	214,722	221,311
Share of unencumbered assets	90.46%	90.32%	92.68%	90.51%	91.66%
Share of encumbered assets	9.54%	9.68%	7.32%	9.49%	8.35%
TOTAL EXPOSURES TO GENERAL GOVERNMENTS (b)					
Total exposures	48,637	n/a	49,014	n/a	55,289
Spain	38,994	n/a	38,518	n/a	43,639
Other EU	8,116	n/a	9,611	n/a	10,719
RoW	535	n/a	691	n/a	644
Non-domestic unallocated exposure (a)	991	n/a	193	n/a	287

(a) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only. Total non-domestic unalloc

(b) The data under this heading will be reported semi-annually.