

## Main indicators

	EUR millions; percentages; number				
	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023
<b>Number of individual institutions or consolidable groups of credit institutions</b>					
Total credit institutions	152	152	153	154	152
Spanish significant credit institutions	10	10	10	10	10
Other credit institutions	142	142	143	144	142
Spanish credit institutions designated as less significantat and ICO	46	47	48	48	48
Subsidiaries in Spain of foreign credit institutions	15	15	14	15	15
Significant institutions	5	5	5	5	5
Less significant institutions	10	10	9	10	10
Branches in Spain of foreign credit institutions	81	80	81	81	79
Significant institutions	38	38	39	40	40
Less significant institutions	39	38	38	37	35
Non-Commcommunity branches	4	4	4	4	4
<b>Balance sheet composition</b>					
Total assets	4,093,452	4,229,785	4,319,745	4,089,825	4,131,128
Total liabilities	3,834,829	3,973,803	4,060,063	3,830,659	3,868,790
Equity	258,622	255,983	259,682	259,166	262,338
<b>Key indicators</b>					
Return on equity	10.56%	9.83%	10.09%	9.86%	11.15%
Cost-to-income ratio	49.69%	51.85%	50.92%	51.38%	48.44%
Coste del riesgo	1.09%	0.97%	0.94%	0.87%	1.04%
<b>Capital adequacy and leverage (a)</b>					
CET 1 ratio	13.36%	13.10%	13.05%	13.23%	13.32%
Tier 1 ratio	14.92%	14.53%	14.48%	14.65%	14.80%
Total capital ratio	17.08%	16.64%	16.55%	16.71%	16.85%
Leverage ratio	5.75%	5.24%	5.23%	5.53%	5.61%
<b>Asset quality (b)</b>					
Level 1 as a share of total assets	6.03%	5.57%	5.15%	4.98%	5.19%
Level 2 as a share of total assets	6.33%	6.85%	7.48%	7.00%	7.06%
Level 3 as a share of total assets	0.50%	0.47%	0.49%	0.47%	0.49%
Non-performing loans ratio (c)	2.84%	2.67%	2.63%	2.67%	2.66%
Non-performing loans ratio (d)	3.44%	3.26%	3.19%	3.12%	3.10%
<b>Funding</b>					
Loan-to-deposit ratio non-financial corporations and households	100.67%	101.19%	100.80%	99.18%	101.57%
<b>Liquidity</b>					
Liquidity coverage ratio	202.25%	205.81%	199.48%	178.44%	173.90%

Source: Banco de España.

Cut-off-date: 27 June 2023.

ICO: Instituto de Crédito Oficial

(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.