

Main indicators

EUR millions; percentages; number

	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025
Number of individual institutions or consolidable groups of credit institutions					
Total credit institutions	148	148	149	151	151
Spanish significant credit institutions	10	10	10	10	10
Other credit institutions	138	138	139	141	141
Spanish credit institutions designated as less significant	47	47	47	47	47
Subsidiaries in Spain of foreign credit institutions	14	14	14	13	13
Significant institutions	4	4	4	4	4
Less significant institutions	10	10	10	9	9
Branches in Spain of foreign credit institutions	77	77	78	81	81
Significant institutions	39	39	39	40	40
Less significant institutions	34	34	35	37	37
Non-Community branches	4	4	4	4	4
Balance sheet composition					
Total assets	4,236,395	4,301,513	4,340,400	4,360,704	4,414,353
Total liabilities	3,956,065	4,014,511	4,048,870	4,070,131	4,119,940
Equity	280,330	287,002	291,530	290,572	294,412
Key indicators					
Return on equity	14.09%	13.72%	14.43%	14.50%	14.20%
Cost-to-income ratio	44.07%	44.50%	44.19%	44.34%	44.28%
Cost of risk	0.87%	0.89%	0.91%	0.81%	0.85%
Capital adequacy and leverage (a)					
CET 1 ratio	13.34%	13.51%	13.66%	13.75%	13.83%
Tier 1 ratio	14.85%	15.02%	15.15%	15.28%	15.43%
Total capital ratio	17.46%	17.53%	17.73%	17.79%	17.92%
Leverage ratio	5.62%	5.73%	5.72%	5.75%	5.75%
Asset quality (b)					
Level 1 as a share of total assets	5.35%	5.76%	6.01%	5.56%	5.62%
Level 2 as a share of total assets	7.51%	6.58%	6.62%	6.50%	6.50%
Level 3 as a share of total assets	0.47%	0.57%	0.57%	0.62%	0.64%
Non-performing loans ratio (c)	2.64%	2.54%	2.52%	2.41%	2.39%
Non-performing loans ratio (d)	3.05%	2.91%	2.86%	2.73%	2.72%
Funding					
Loan-to-deposit ratio non-financial corporations and households	96.52%	94.56%	95.53%	96.38%	95.44%
Liquidity					
Liquidity coverage ratio	181.36%	178.68%	171.33%	174.81%	174.37%

Source: Banco de España.

Cut-off-date: 4 december 2025.

(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.