

## Main indicators

	EUR millions; percentages; number				
	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
<b>Number of individual institutions or consolidable groups of credit institutions</b>					
Total credit institutions	149	148	148	149	151
Spanish significant credit institutions	10	10	10	10	10
Other credit institutions	139	138	138	139	141
Spanish credit institutions designated as less significant	47	47	47	47	47
Subsidiaries in Spain of foreign credit institutions	14	14	14	14	13
Significant institutions	4	4	4	4	4
Less significant institutions	10	10	10	10	9
Branches in Spain of foreign credit institutions	78	77	77	78	81
Significant institutions	39	38	38	38	39
Less significant institutions	35	35	35	36	38
Non-Community branches	4	4	4	4	4
<b>Balance sheet composition</b>					
Total assets	4,194,072	4,236,395	4,301,513	4,340,400	4,360,704
Total liabilities	3,918,825	3,956,065	4,014,511	4,048,870	4,070,144
Equity	275,247	280,330	287,002	291,530	290,560
<b>Key indicators</b>					
Return on equity	13.81%	14.09%	13.72%	14.43%	14.50%
Cost-to-income ratio	44.16%	44.07%	44.50%	44.19%	44.33%
Cost of risk	0.90%	0.87%	0.89%	0.91%	0.81%
<b>Capital adequacy and leverage (a)</b>					
CET 1 ratio	13.29%	13.34%	13.51%	13.66%	13.75%
Tier 1 ratio	14.73%	14.85%	15.02%	15.15%	15.28%
Total capital ratio	17.17%	17.46%	17.53%	17.73%	17.79%
Leverage ratio	5.64%	5.62%	5.73%	5.72%	5.75%
<b>Asset quality (b)</b>					
Level 1 as a share of total assets	5.36%	5.35%	5.76%	6.01%	5.56%
Level 2 as a share of total assets	7.06%	7.51%	6.58%	6.62%	6.50%
Level 3 as a share of total assets	0.46%	0.47%	0.57%	0.57%	0.62%
Non-performing loans ratio (c)	2.66%	2.64%	2.54%	2.52%	2.41%
Non-performing loans ratio (d)	3.03%	3.05%	2.91%	2.86%	2.73%
<b>Funding</b>					
Loan-to-deposit ratio non-financial corporations and households	97.29%	96.52%	94.56%	95.53%	96.38%
<b>Liquidity</b>					
Liquidity coverage ratio	185.64%	181.36%	178.68%	171.33%	174.82%

Source: Banco de España.

Cut-off-date: 8 september 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.