

Main indicators

	EUR millions; percentages; number				
	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023
Number of individual institutions or consolidable groups of credit institutions					
Total credit institutions	152	153	151	150	151
Spanish significant credit institutions	10	10	10	10	10
Other credit institutions	142	143	141	140	141
Spanish credit institutions designated as less significant	47	47	47	47	47
Subsidiaries in Spain of foreign credit institutions	14	15	15	15	15
Significant institutions	5	5	5	5	5
Less significant institutions	9	10	10	10	10
Branches in Spain of foreign credit institutions	81	81	79	78	79
Significant institutions	39	40	40	39	39
Less significant institutions	38	37	35	35	36
Non-Community branches	4	4	4	4	4
Balance sheet composition					
Total assets	4,286,830	4,060,010	4,104,085	4,147,887	4,165,279
Total liabilities	4,033,034	3,806,437	3,847,556	3,885,692	3,898,775
Equity	253,796	253,573	256,529	262,195	266,503
Key indicators					
Return on equity	10.25%	10.02%	11.26%	11.92%	12.29%
Cost-to-income ratio	50.99%	51.45%	48.56%	48.00%	47.05%
Coste del riesgo	0.95%	0.88%	1.06%	1.02%	0.97%
Capital adequacy and leverage (a)					
CET 1 ratio	12.85%	13.04%	13.14%	13.14%	13.07%
Tier 1 ratio	14.29%	14.47%	14.63%	14.65%	14.57%
Total capital ratio	16.39%	16.54%	16.70%	16.87%	16.87%
Leverage ratio	5.16%	5.46%	5.53%	5.53%	5.53%
Asset quality (b)					
Level 1 as a share of total assets	5.19%	5.01%	5.22%	5.34%	5.02%
Level 2 as a share of total assets	7.54%	7.05%	7.11%	7.58%	8.08%
Level 3 as a share of total assets	0.42%	0.41%	0.42%	0.42%	0.40%
Non-performing loans ratio (c)	2.63%	2.68%	2.66%	2.70%	2.71%
Non-performing loans ratio (d)	3.20%	3.13%	3.10%	3.12%	3.16%
Funding					
Loan-to-deposit ratio non-financial corporations and households	100.43%	98.81%	101.18%	100.70%	99.42%
Liquidity					
Liquidity coverage ratio	198.60%	178.39%	173.14%	176.88%	179.15%

Source: Banco de España.

Cut-off-date: 20 December 2023.

(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.