

End-period value and percent unless stated otherwise

	Annual data			Quarterly data								
	2022	2023	2024	22-IV	23-I	23-II	23-III	23-IV	24-I	24-II	24-III	24-IV
DEPOSIT TAKERS												
Capital Adequacy												
Regulatory capital to risk-weighted assets	16.7	17.1	17.5	16.7	16.8	17.0	17.0	17.1	17.2	17.2	17.5	17.5
Tier 1 capital to risk-weighted assets (a)	14.6	14.8	15.1	14.6	14.8	14.8	14.7	14.8	14.7	14.8	14.9	15.1
Nonperforming loan net of provisions to capital (a)	17.8	17.1	15.2	17.8	17.4	17.4	17.5	17.1	16.8	16.3	16.1	15.2
Common Equity Tier 1 capital to risk-weighted assets	13.2	13.3	13.6	13.2	13.3	13.3	13.2	13.3	13.3	13.4	13.4	13.6
Tier 1 capital to total assets (a)	5.5	5.7	5.8	5.5	5.6	5.6	5.6	5.7	5.7	5.7	5.6	5.8
Asset quality												
Nonperforming loans to total gross loans (a)	3.1	3.1	2.9	3.1	3.0	3.0	3.0	3.1	3.0	2.9	2.9	2.9
Loan concentration by economic activity (b)	45.1	44.5	43.7	45.1	45.2	44.9	44.3	44.5	44.1	44.3	43.8	43.7
Provisions to nonperforming loans.	43.2	43.3	44.4	43.2	43.0	43.1	42.6	43.3	43.3	43.8	43.8	44.4
Earnings and profitability												
Return on assets (a)	0.9	1.1	1.3	0.9	1.0	1.1	1.1	1.1	1.2	1.3	1.3	1.3
Return on equity	9.8	12.1	14.0	9.8	11.1	11.8	12.3	12.1	12.0	13.6	14.1	14.0
Interest margin to gross income	60.1	63.9	63.7	60.1	62.7	63.3	64.0	63.9	64.8	63.6	63.1	63.7
Noninterest expenses to gross income	56.7	53.1	49.5	56.7	55.1	53.7	52.8	53.1	54.3	50.8	50.0	49.5
Liquidity												
Liquid assets to total assets	18.8	19.4	19.7	18.8	18.0	17.9	18.5	19.4	19.1	18.3	19.3	19.7
Liquid assets to short-term liabilities (a)	25.3	26.1	26.4	25.3	24.6	24.6	25.0	26.1	26.0	24.7	26.0	26.4
Liquidity coverage ratio	178.4	187.2	179.4	178.4	173.7	177.5	180.4	187.2	180.6	186.6	182.3	179.4
Net stable funding ratio	131.3	132.8	134.9	131.3	130.0	130.9	130.9	132.8	133.8	133.6	134.6	134.9

(a) This indicator is part of the SDDS+ (Special Data Dissemination Standard Plus) data dissemination standard of the IMF.
(b) Deposit takers lending to the largest three economic activities, as a proportion of their total gross loans to nonfinancial corporations.
Source: Banco de España