

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
<b>DEPOSIT TAKERS</b>												
Large exposures to capital . . . . .	39.2	39.5	36.6	39.2	40.6	43.9	46.8	39.5	37.6	39.3	37.7	36.6
Geographical distribution of loans to total loans liabilities												
<i>Domestic economy</i> . . . . .	47.7	45.3	44.5	47.7	46.8	46.3	45.6	45.3	44.6	45.0	44.3	44.5
<i>Advanced economies</i> . . . . .	34.0	34.4	35.5	34.0	34.1	34.2	34.3	34.4	35.0	35.2	36.2	35.5
<i>Emerging market and developing economies</i> . . . . .	18.4	20.2	20.0	18.4	19.1	19.5	20.2	20.2	20.4	19.7	19.5	20.0
<i>Emerging and developing, Asia</i> . . . . .	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3
<i>Emerging and developing, Europa</i> . . . . .	3.1	3.3	3.8	3.1	3.2	3.2	3.1	3.3	3.4	3.5	3.6	3.8
<i>Latin America and the Caribbean</i> . . . . .	14.5	16.2	15.3	14.5	15.3	15.6	16.4	16.2	16.3	15.5	15.1	15.3
<i>Middle East and Central Asia</i> . . . . .	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.4	0.5	0.4	0.4	0.5
<i>Sub-Saharan Africa</i> . . . . .	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Gross asset position in financial derivatives to capital . . . . .	61.2	47.8	46.7	61.2	57.6	57.7	58.6	47.8	47.5	46.1	43.0	46.7
Gross liability position in financial derivatives to capital . . . . .	57.3	44.1	41.6	57.3	54.7	54.0	54.1	44.1	43.9	41.3	38.4	41.6
Trading income to total income . . . . .	3.1	3.3	4.1	3.1	3.4	3.2	3.4	3.3	3.5	3.9	3.9	4.1
Personnel expenses to noninterest expenses . . . . .	37.9	38.7	41.2	37.9	37.0	37.9	38.5	38.7	36.4	38.6	39.4	41.2
Customer deposits to total (noninterbank) loans . . . . .	87.0	87.5	89.1	87.0	84.6	85.0	85.7	87.5	86.9	86.8	86.3	89.1
Credit growth to private sector (a) . . . . .	...	-4.1	0.0	...	...	-2.7	-3.7	-4.1	-3.6	-2.2	-1.4	0.0

(a) Annual growth rate.  
Source: Banco de España