

## Main indicators

	EUR millions; percentages; number				
	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
<b>Number of individual institutions or consolidable groups of credit institutions</b>					
Total credit institutions	149	149	149	148	148
Spanish significant credit institutions	10	10	10	10	10
Other credit institutions	139	139	139	138	138
Spanish credit institutions designated as less significant	47	47	47	47	47
Subsidiaries in Spain of foreign credit institutions	14	14	14	14	14
Significant institutions	4	4	4	4	4
Less significant institutions	10	10	10	10	10
Branches in Spain of foreign credit institutions	78	78	78	77	77
Significant institutions	38	39	39	38	38
Less significant institutions	36	35	35	35	35
Non-Community branches	4	4	4	4	4
<b>Balance sheet composition</b>					
Total assets	4,162.176	4,205.746	4,194.072	4,236.395	4,301.749
Total liabilities	3,890.260	3,933.256	3,918.825	3,956.065	4,014.573
Equity	271.916	272.490	275.247	280.330	287.176
<b>Key indicators</b>					
Return on equity	11,98%	12,28%	13,81%	14,09%	13,71%
Cost-to-income ratio	47,78%	46,44%	44,16%	44,07%	44,51%
Cost of risk	1,02%	1,05%	0,90%	0,87%	0,89%
<b>Capital adequacy and leverage (a)</b>					
CET 1 ratio	13,21%	13,19%	13,29%	13,34%	13,51%
Tier 1 ratio	14,70%	14,61%	14,73%	14,85%	15,02%
Total capital ratio	17,04%	17,09%	17,17%	17,46%	17,53%
Leverage ratio	5,60%	5,61%	5,64%	5,62%	5,73%
<b>Asset quality (b)</b>					
Level 1 as a share of total assets	5,11%	5,55%	5,36%	5,35%	5,77%
Level 2 as a share of total assets	7,14%	7,36%	7,06%	7,51%	6,58%
Level 3 as a share of total assets	0,44%	0,47%	0,46%	0,47%	0,57%
Non-performing loans ratio (c)	2,70%	2,73%	2,66%	2,64%	2,54%
Non-performing loans ratio (d)	3,16%	3,15%	3,03%	3,05%	2,91%
<b>Funding</b>					
Loan-to-deposit ratio non-financial corporations and households	96,99%	96,94%	97,29%	96,52%	94,56%
<b>Liquidity</b>					
Liquidity coverage ratio	186,28%	179,79%	185,64%	181,36%	178,09%

Source: Banco de España.

Cut-off-date: 6 March 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.