

Capital requirements and regulatory indicators

Euro million	Dec. 31, 2025	Dec. 31, 2024	Change, %
Total capital	148.826	139.616	6,6%
Capital ratios	Dec. 31, 2025	Dec. 31, 2024	Change percentage points
Common Equity Tier 1 capital ratio	16,4%	16,2%	0,2
Tier 1 capital ratio	16,5%	16,3%	0,2
Total capital ratio	17,2%	16,9%	0,3
Leverage ratio	8,7%	8,4%	0,3