

Recent key developments in the area of Spanish financial regulation

Prepared by the Regulation and Research Department of the Spanish Confederation of Savings Banks (CECA)

Royal Decree-law 2/2026, of 3 February 2026, adopting urgent measures to address situations of social vulnerability in the area of taxation and regional financing system funds (Official State Gazette: 4 February 2026)

Broadly speaking, Royal Decree-law 2/2026 introduces the following financial measures:

- It extends the suspension of eviction proceedings and eviction enforcement for vulnerable households without residential alternatives to 31 December 2026. It introduces a new exception: this suspension will not apply to landlords that own no more than two dwellings.
- The deadline for landlords or property owners to apply for compensation for the rent foregone plus ordinary operating cost/expenses has been extended to 31 December 2027.

It also introduces the same tax measures as were included in Royal Decree-law 16/2025, which was repealed in Congress. Specifically, it introduces the following two novelties in relation to that repealed piece of legislation:

- The Immediate Supply of Information (SII for its acronym in Spanish) and the Monthly VAT Refund Scheme (REDEME): Taxpayers on record with the monthly reimbursement regime may apply for voluntary deregistration from the scheme from the day after effectiveness of Royal Decree-law 2/2026 and 16 February 2026. Regardless, any exits processed during the month of January 2026 during the term of effectiveness of Royal Decree-law 16/2025 will be considered valid.

- It does not regulate the new ‘municipal capital gains tax coefficients’ contemplated for 2026 for the objective estimation of the tax.

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