

## Annex 1

**Consolidated balance sheet**  
**Deposit institutions**

Assets	Jun-23	Change	% of total assets	% of total assets
	€m	Jun-23/Jun-22	Jun-22	Jun-23
		%	%	%
Cash and balances at central banks	430,918	-25.5	13.8	10.4
Loans and advances to credit institutions	276,245	14.9	5.7	6.7
General government	110,701	-0.3	2.6	2.7
Other private sectors	2,327,413	1.4	54.7	56.1
Debt securities	589,809	8.6	12.9	14.2
Other equity instruments	32,774	-0.2	0.8	0.8
Investments	21,529	-4.4	0.5	0.5
Derivatives	153,667	-1.9	3.7	3.7
Tangible assets	58,182	-3.1	1.4	1.4
Other	146,648	-5.7	3.7	3.5
<b>TOTAL ASSETS</b>	<b>4,147,886</b>	<b>-1.2</b>	<b>100.0</b>	<b>100.0</b>
<b>MEMORANDUM ITEMS</b>				
Financing to private sector	2,391,346	1.8	56.0	57.7
Financing to general government	587,845	5.6	13.3	14.2
Total NPLs	83,409	-2.7	2.0	2.0
Total NPL ratio	2.3	-1 (b)		
Liabilities and equity	Jun-23	Change	% of total assets	% of total assets
	€m	Jun-23/Jun-22	Jun-22	Jun-23
		%	%	%
Balances from central banks	141,026	-64.9	9.6	3.4
Deposits from credit institutions	348,220	42.0 (b)	5.8	8.4
General government	141,670	7.5	3.1	3.4
Other private sectors	2,433,797	1.5	57.1	58.7
Marketable debt securities and subordinated debt	470,650	12.3	10.0	11.3
Derivatives	144,473	-4.3	3.6	3.5
Provisions (including provisions for pensions)	22,249	-7.6	0.6	0.5
Other	183,604	5.1	4.2	4.4
<b>TOTAL LIABILITIES</b>	<b>3,885,690</b>	<b>-1.5</b>	<b>94.0</b>	<b>93.7</b>
<b>MEMORANDUM ITEMS</b>				
Eurosystem net lending (a)	88,092	-69.6	6.9	2.1
Own funds	303,890	4.3	6.9	7.3
Minority interests	12,208	6.8	0.3	0.3
Valuation adjustments	-53,902	2.2	-1.3	-1.3
<b>TOTAL EQUITY</b>	<b>262,197</b>	<b>4.8</b>	<b>6.0</b>	<b>6.3</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>4,147,886</b>	<b>-1.2</b>	<b>100.0</b>	<b>100.0</b>

SOURCE: Banco de España.

- a Difference between funds received in liquidity-providing operations and funds delivered in liquidity-absorbing operations. June 2023 data.  
b Difference calculated in basis points.

**Consolidated income statement**  
**Deposit institutions**

	Jun-23		Jun-22	Jun-23
	€m	% change Jun-23 / Jun-22	% ATA	% ATA
Interest income	94,677	71.6	2.71	4.61
Interest expense	48,578	157.2	0.93	2.37
Net interest income	46,099	27.0	1.78	2.25
Return on equity instruments	872	13.5	0.04	0.04
Net financial income	46,972	26.7	1.82	2.29
Share of profit or loss of entities accounted for using the equity method	1,839	6.8	0.08	0.09
Net fees and commissions	15,045	2.6	0.72	0.73
Gains and losses on financial assets and liabilities	2,528	-1.0	0.13	0.12
Other operating income (net)	-2,442	122.6	-0.05	-0.12
Gross income	63,942	16.5	2.69	3.12
Operating expenses	28,143	9.1	1.27	1.37
Net operating income	35,799	23.0	1.43	1.74
Impairment losses	9,753	26.8	0.38	0.48
Other provisioning expense (net)	1,893	41.3	0.07	0.09
Other gains or losses (net)	-2,252	-7.0	-0.12	-0.11
Profit before tax (including discontinued operations)	21,900	24.1	0.87	1.07
Net profit	15,622	25.0	0.61	0.76
<i>MEMORANDUM ITEM</i>				
Profit attributable to the controlling entity	14,779	26.2	0.57	0.72

**SOURCE:** Banco de España.