

## 4 ANNEX

CONSOLIDATED BALANCE SHEET  
OF DEPOSIT INSTITUTIONS

ANNEX 1

Assets	Dec-18	Change	Relative weight	Relative weight
	€m	Dec-18/Dec-17	Dec-17	Dec-18
	€m	%	%	%
Cash and balances with central banks	258,070	4.1	7.0	7.3
Loans and advances to credit institutions	191,591	9.2	5.0	5.4
General government	97,036	-12.0	3.1	2.7
Other private sectors	2,072,769	2.9	57.0	58.4
Debt securities	495,939	0.1	14.0	14.0
Other equity instruments	33,351	-31.1	1.4	0.9
Investments	25,094	-1.3	0.7	0.7
Derivatives	133,924	-4.7	4.0	3.8
Tangible assets	49,401	2.5	1.4	1.4
Other	192,939	-15.2	6.4	5.4
<b>TOTAL ASSETS</b>	<b>3,550,114</b>	<b>0.5</b>	<b>100.0</b>	<b>100.0</b>
Memorandum items				
Financing to private sector	2,158,672	2.7	59.5	60.8
Financing to general government	480,375	-1.2	13.8	13.5
Total NPLs	99,249	-14.4	3.3	2.8
Total NPL ratio	3.2	-61 (b)		
Liabilities and equity	Dec-18	Change	Relative weight	Relative weight
	€m	Dec-18/Dec-17	Dec-17	Dec-18
	€m	%	%	%
Balances from central banks	234,649	1.5	6.5	6.6
Deposits from credit institutions	274,609	-4.6	8.1	7.7
General government	104,694	11.7	2.7	2.9
Other private sectors	1,979,557	1.1	55.4	55.8
Marketable debt securities	408,247	6.6	10.8	11.5
Derivatives	127,280	-6.4	3.8	3.6
Provisions for pensions, tax and other	30,761	-8.7	1.0	0.9
Other	128,573	-13.0	4.2	3.6
<b>TOTAL LIABILITIES</b>	<b>3,288,370</b>	<b>0.5</b>	<b>92.6</b>	<b>92.6</b>
Memorandum items				
Eurosystem net lending (a)	167,588	-1.7	4.8	4.7
Own funds	269,416	1.5	7.5	7.6
Minority interests	22,019	-13.4	0.7	0.6
Valuation adjustments relating to total equity	-29,691	3.1	-0.8	-0.8
<b>TOTAL EQUITY</b>	<b>261,744</b>	<b>-0.2</b>	<b>7.4</b>	<b>7.4</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>3,550,114</b>	<b>0.5</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 absorbing operations. December 2018 data.

b Difference calculated in basis points.

**CONSOLIDATED INCOME STATEMENT  
OF DEPOSIT INSTITUTIONS**

ANNEX 2

	Dec-18		Dec-17	Dec-18
	€m	% Change Dec-18/Dec-17	% ATA	% ATA
Financial revenue	109,249	-0.7	3.08	3.09
Financial costs	37,840	-3.8	1.10	1.07
Net interest income	71,409	1.0	1.98	2.02
Return from capital instruments	1,025	-20.8	0.04	0.03
Net financial income	72,434	0.7	2.01	2.05
Share of profit or loss of entities accounted for using the equity method	3,670	-2.1	0.10	0.10
Net commissions	26,517	3.6	0.72	0.75
Gains and losses on financial assets and liabilities	4,699	-25.5	0.18	0.13
Other operating income (net)	-2,982	—	-0.07	-0.08
Gross income	104,338	-0.7	2.94	2.95
Operating expenses	53,218	-1.0	1.50	1.50
Net operating income	51,120	-0.5	1.44	1.44
Asset impairment losses	15,280	-16.3	0.51	0.43
Provisioning expense (net)	3,721	-28.3	0.15	0.11
Income from disposals (net)	-787	—	-0.07	-0.02
Profit before tax (including discontinued operations)	31,333	23.1	0.71	0.89
Net income	22,128	19.2	0.52	0.63
Memorandum item				
Income attributable to the controlling entity	19,438	24.8	0.44	0.55

SOURCE: Banco de España.