

## Annex 1

**CONSOLIDATED BALANCE SHEET  
DEPOSIT INSTITUTIONS**

Assets	Jun-19	Change	Relative weight	Relative weight
	€m	Jun-19/Jun-18	Jun-18	Jun-19
		%	%	%
Cash and balances with central banks	227,584	0.8	6.4	6.2
Loans and advances to credit institutions	236,418	24.1	5.4	6.4
General government	102,616	-1.1	2.9	2.8
Other private sectors	2,128,128	3.9	57.8	58.0
Debt securities	511,169	1.9	14.1	13.9
Other equity instruments	36,244	-15.2	1.2	1.0
Investments	25,966	-8.5	0.8	0.7
Derivatives	140,890	1.3	3.9	3.8
Tangible assets	64,290	35.5	1.3	1.8
Other	192,757	-11.7	6.2	5.3
<b>TOTAL ASSETS</b>	<b>3,666,062</b>	<b>3.4</b>	<b>100.0</b>	<b>100.0</b>
<i>MEMORANDUM ITEMS</i>				
Financing to private sector	2,211,714	3.6	60.2	60.3
Financing to general government	500,208	1.9	13.8	13.6
Total NPLs	94,729	-12.4	3.0	2.6
Total NPL ratio	3.0	-54 (b)		
Liabilities and equity	Jun-19	Change	Relative weight	Relative weight
	m€	Jun-19/Jun-18	Jun-18	Jun-19
		%	%	%
Balances from central banks	208,272	-7.9	6.4	5.7
Deposits from credit institutions	294,521	1.3	8.2	8.0
General government	113,607	9.4	2.9	3.1
Other private sectors	2,039,226	3.4	55.6	55.6
Marketable debt securities	421,443	8.9	10.9	11.5
Derivatives	138,562	3.8	3.8	3.8
Provisions for pensions, tax and other	32,449	1.6	0.9	0.9
Other	149,169	3.4	4.1	4.1
<b>TOTAL LIABILITIES</b>	<b>3,397,249</b>	<b>3.3</b>	<b>92.8</b>	<b>92.7</b>
<i>MEMORANDUM ITEMS</i>				
Eurosystem net lending (a)	164,342	-3.0	4.8	4.5
Own funds	273,876	2.1	7.6	7.5
Minority interests	22,886	2.3	0.6	0.6
Valuation adjustments relating to total equity	-27,949	-16.9	-0.9	-0.8
<b>TOTAL EQUITY</b>	<b>268,813</b>	<b>4.6</b>	<b>7.2</b>	<b>7.3</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>3,666,062</b>	<b>3.4</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. June 2019 data.

b Difference calculated in basis points.

**CONSOLIDATED INCOME STATEMENT  
DEPOSIT INSTITUTIONS**

	Jun-19	Jun-18	Jun-19	
	€m	% Change Jun-19/Jun-18	% ATA	% ATA
Financial revenue	56,836	5.7	3.04	3.14
Financial costs	20,544	11.1	1.05	1.14
Net interest income	36,292	2.9	1.99	2.01
Return from capital instruments	835	23.0	0.04	0.05
Net financial income	37,128	3.3	2.03	2.05
Share of profit or loss of entities accounted for using the equity method	1,754	-12.5	0.11	0.10
Net commissions	13,405	0.9	0.75	0.74
Gains and losses on financial assets and liabilities	1,880	-33.3	0.16	0.10
Other operating income (net)	-1,339	—	-0.06	-0.07
Gross income	52,828	-0.3	3.00	2.92
Operating expenses	27,764	3.9	1.51	1.53
Net operating income	25,065	-4.5	1.48	1.39
Asset impairment losses (specific and general provisions)	7,583	3.9	0.41	0.42
Provisioning expense (net)	2,590	28.4	0.11	0.14
Income from disposals (net)	18	—	-0.03	0.00
Profit before tax (including discontinued operations)	14,911	-9.0	0.93	0.82
Net income	10,454	-10.8	0.66	0.58
<i>MEMORANDUM ITEM</i>				
Income attributable to the controlling entity	8,952	-11.5	0.57	0.49

**SOURCE:** Banco de España.