

ANNEX 1

CONSOLIDATED BALANCE SHEET DEPOSIT INSTITUTIONS

Assets	Jun-20	Change	Relative weight	Relative weight
	€m	Jun-20/Jun-19	Jun-19	Jun-20
		%	%	%
Cash and balances with central banks	350,791	54.1	6.2	8.9
Loans and advances to credit institutions	262,496	11.1	6.4	6.7
General government	100,979	-1.6	2.8	2.6
Other private sectors	2,198,770	3.4	58.0	56.1
Debt securities	538,708	5.4	13.9	13.7
Other equity instruments	30,378	-16.2	1.0	0.8
Investments	26,875	3.5	0.7	0.7
Derivatives	183,325	30.1	3.8	4.7
Tangible assets	62,240	-3.2	1.8	1.6
Other	165,636	-14.1	5.3	4.2
TOTAL ASSETS	3,920,199	7.0	100.0	100.0
<i>MEMORANDUM ITEMS</i>				
Financing to private sector	2,280,543	3.1	60.3	58.2
Financing to general government	526,256	5.2	13.6	13.4
Total NPLs	87,151	-7.9	2.6	2.2
Total NPL ratio	2.9	-5 (b)		

Liabilities and equity	Jun-20	Change	Relative weight	Relative weight
	m€	Jun-20/Jun-19	Jun-19	Jun-20
		%	%	%
Balances from central banks	336,484	61.6	5.7	8.6
Deposits from credit institutions	277,164	-5.4	8.0	7.1
General government	106,893	-5.9	3.1	2.7
Other private sectors	2,175,238	6.7	55.6	55.5
Marketable debt securities	433,694	2.9	11.5	11.1
Derivatives	172,823	24.7	3.8	4.4
Provisions for pensions, tax and other	27,465	-15.3	0.9	0.7
Other	143,233	-3.9	4.1	3.7
TOTAL LIABILITIES	3,672,995	8.2	92.6	93.7
<i>MEMORANDUM ITEM</i>				
Eurosystem net lending (a)	196,374	19.5	0.0	0.0
Own funds	270,687	-1.5	7.5	6.9
Minority interests	20,490	-10.5	0.6	0.5
Valuation adjustments relating to total equity	-43,973	57.3	-0.8	-1.1
TOTAL EQUITY	247,204	-8.3	7.4	6.3
TOTAL LIABILITIES AND EQUITY	3,920,199	7.0	100.0	100.0

SOURCE: Banco de España.

a Difference between funds received in liquidity-providing operations and funds delivered in absorbing operations. June 2020 data.

b Difference calculated in basis points.

ANNEX 2

CONSOLIDATED INCOME STATEMENT DEPOSIT INSTITUTIONS

	Jun-20		Jun-19	Jun-20
	€m	% Var. Jun-20/Jun-19	% ATA	% ATA
Financial revenue	49,874	-12.24	3.15	2.63
Financial costs	15,492	-24.55	1.14	0.82
Net interest income	34,381	-5.27	2.01	1.81
Return from capital instruments	615	-26.38	0.05	0.03
Net financial income	34,996	-5.75	2.06	1.84
Share of profit or loss of entities accounted for using the equity method	1,022	-41.76	0.10	0.05
Net commissions	12,695	-5.24	0.74	0.67
Gains and losses on financial assets and liabilities	3,207	70.77	0.10	0.17
Other operating income (net)	168	-	-0.07	0.01
Gross income	52,089	-1.38	2.93	2.74
Operating expenses	25,442	-8.34	1.54	1.34
Net operating income	26,647	6.32	1.39	1.40
Asset impairment losses (specific and general provisions)	15,231	100.85	0.42	0.80
Provisioning expense (net)	1,758	-31.23	0.14	0.09
Other income (net)	-14,480	-	0.00	-0.76
Profit before tax (including discontinued operations)	-4,822	-132.27	0.83	-0.25
Net income	-9,511	-190.70	0.58	-0.50
<i>MEMORANDUM ITEM</i>				
Income attributable to the controlling entity	-10,353	-215.22	0.50	-0.55

SOURCE: Banco de España.