

Balance sheet composition. Assets, liabilities and equity  
September 2023 data

	EUR millions					
	TOTAL CREDIT INSTITUTIONS	SPANISH SIGNIFICANT CREDIT INSTITUTIONS	OTHER CREDIT INSTITUTIONS	SPANISH LESS SIGNIFICANT CREDIT INSTITUTIONS	SUBSIDIARIES IN SPAIN OF FOREIGN CREDIT INSTITUTIONS	BRANCHES IN SPAIN OF FOREIGN CREDIT INSTITUTIONS
	(1)=(2)+(3)	(2)	(3)=(4)+(5)+(6)	(4)	(5)	(6)
1. Cash, cash balances at central banks, other demand deposits	448,160	397,141	51,019	25,507	11,384	14,127
2. Loans and advances	2,705,239	2,437,150	268,089	99,606	47,715	120,769
Central banks	49,778	49,663	116	98	18	0
General governments	106,634	100,265	6,368	5,396	422	550
Credit institutions	236,866	175,667	61,199	8,332	9,999	42,868
Other financial corporations	149,259	138,482	10,777	3,095	1,167	6,515
Non-financial corporations	849,408	781,757	67,650	27,706	11,612	28,332
Households	1,313,294	1,191,316	121,978	54,978	24,496	42,503
3. Debt securities	595,449	536,610	58,839	52,762	5,219	859
Central banks	17,663	17,510	153	109	45	0
General governments	478,475	431,591	46,884	41,539	4,903	442
of which at amortised cost	301,164	264,314	36,850	32,005	4,553	292
Credit institutions	37,445	30,563	6,882	6,664	116	101
of which at amortised cost	22,105	17,170	4,935	4,757	92	86
Other financial corporations	30,603	28,724	1,880	1,807	33	39
of which at amortised cost	16,781	15,633	1,149	1,098	28	23
Non-financial corporations	31,263	28,222	3,041	2,643	122	276
of which at amortised cost	21,472	19,864	1,608	1,318	99	191
4. Equity instruments	31,373	26,838	4,535	3,103	120	1,312
5. Derivatives	157,296	150,852	6,445	3,102	2,723	620
Trading	135,291	130,193	5,098	2,390	2,536	171
Derivatives – hedge accounting	22,005	20,659	1,346	712	187	448
6. Investments in subsidiaries, joint-ventures and associates	21,896	19,781	2,115	1,754	9	351
7. Intangible assets and goodwill	33,492	29,809	3,684	690	2,770	223
8. Other assets	172,371	163,173	9,198	4,655	2,251	2,292
<b>TOTAL ASSETS</b>	<b>4,165,279</b>	<b>3,761,355</b>	<b>403,924</b>	<b>191,180</b>	<b>72,191</b>	<b>140,553</b>
1. Deposits	3,060,549	2,716,730	343,818	158,669	56,053	129,097
Central banks	130,700	126,917	3,782	2,450	1,332	0
General governments	147,449	139,265	8,184	7,320	680	183
Credit institutions	332,490	252,938	79,552	13,013	19,515	47,024
Other financial corporations	274,534	238,993	35,541	15,421	8,674	11,446
Non-financial corporations	634,967	585,400	49,567	27,242	7,013	15,312
Households	1,540,410	1,373,217	167,193	93,222	18,838	55,132
2. Debt securities issued	490,119	484,226	5,893	4,071	1,822	0
3. Derivatives	145,412	136,990	8,422	4,682	2,818	921
of which: trading	124,242	118,998	5,244	2,374	2,454	416
4. Provisions	21,859	20,344	1,515	757	324	434
5. Other liabilities	180,837	167,493	13,344	5,786	3,544	4,014
<b>TOTAL LIABILITIES</b>	<b>3,898,775</b>	<b>3,525,783</b>	<b>372,993</b>	<b>173,964</b>	<b>64,562</b>	<b>134,466</b>
1. Capital and reserves	308,090	276,655	31,436	17,144	7,686	6,605
2. Other comprehensive income	-54,098	-53,407	-690	-42	-129	-519
3. Minority interests	12,511	12,325	186	113	73	n/a
<b>TOTAL EQUITY</b>	<b>266,503</b>	<b>235,572</b>	<b>30,931</b>	<b>17,216</b>	<b>7,629</b>	<b>6,086</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>4,165,279</b>	<b>3,761,355</b>	<b>403,924</b>	<b>191,180</b>	<b>72,191</b>	<b>140,553</b>
Share of unencumbered assets	ND	83.38%	ND	89.12%	91.37%	ND
Share of encumbered assets	ND	16.62%	ND	10.89%	8.63%	ND

Source: Banco de España.  
Cut-off-date: 20 December 2023.  
n/a: not applicable.  
ND: data not available, this information is not reported.

Balance sheet composition. Assets, liabilities and equity  
Total credit institutions

EUR millions					
	Q3 2022	Q4 2022	Q1 2023	Q2 2024	Q3 2023
1. Cash, cash balances at central banks, other demand deposits	587,502	459,566	452,746	433,284	448,160
2. Loans and advances	2,693,662	2,636,547	2,664,043	2,711,995	2,705,239
Central banks	45,360	34,031	38,855	39,480	49,778
General governments	109,602	108,688	107,849	110,701	106,634
Credit institutions	203,177	187,301	210,553	234,399	236,866
Other financial corporations	155,334	146,486	148,027	148,617	149,259
Non-financial corporations	861,997	850,773	852,195	855,016	849,408
Households	1,318,192	1,309,270	1,306,563	1,323,781	1,313,294
3. Debt securities	552,573	548,424	575,218	589,809	595,449
Central banks	15,354	17,824	14,803	16,774	17,663
General governments	451,591	447,412	467,835	473,577	478,475
of which at amortised cost	266,527	276,563	293,519	292,073	301,164
Credit institutions	31,037	28,545	33,393	36,644	37,445
of which at amortised cost	17,454	14,991	19,466	21,741	22,105
Other financial corporations	26,602	26,996	29,810	31,314	30,603
of which at amortised cost	13,705	14,935	16,044	17,210	16,781
Non-financial corporations	27,988	27,647	29,376	31,500	31,263
of which at amortised cost	18,466	18,191	19,802	21,012	21,472
4. Equity instruments	29,335	29,154	33,659	32,774	31,373
5 .Derivatives	192,028	157,072	150,903	153,667	157,296
Trading	165,495	134,467	131,086	132,417	135,291
Derivatives – hedge accounting	26,533	22,605	19,817	21,250	22,005
6. Investments in subsidiaries, joint-ventures and associates	22,014	21,986	21,443	21,529	21,896
7. Intangible assets and goodwill	32,393	32,366	32,626	33,350	33,492
8. Other assets	177,323	174,894	173,446	171,479	172,371
<b>TOTAL ASSETS</b>	<b>4,286,830</b>	<b>4,060,010</b>	<b>4,104,085</b>	<b>4,147,887</b>	<b>4,165,279</b>
1. Deposits	3,217,382	3,032,230	3,057,012	3,064,713	3,060,549
Central banks	407,382	223,669	195,952	141,026	130,700
General governments	122,923	126,571	132,760	141,670	147,449
Credit institutions	257,535	247,534	327,060	348,244	332,490
Other financial corporations	258,670	248,339	267,611	270,101	274,534
Non-financial corporations	641,069	642,318	608,526	619,096	634,967
Households	1,529,804	1,543,798	1,525,103	1,544,575	1,540,410
2. Debt securities issued	443,432	442,510	452,397	470,650	490,119
3 .Derivatives	182,194	147,195	143,434	144,473	145,412
of which: trading	158,255	125,193	121,337	120,998	124,242
4. Provisions	23,370	22,668	22,038	22,250	21,859
5. Other liabilities	166,656	161,834	172,675	183,606	180,837
<b>TOTAL LIABILITIES</b>	<b>4,033,034</b>	<b>3,806,437</b>	<b>3,847,556</b>	<b>3,885,692</b>	<b>3,898,775</b>
1. Capital and reserves	295,334	298,789	297,768	303,889	308,090
2. Other comprehensive income	-53,622	-57,427	-53,971	-53,902	-54,098
3. Minority interests	12,084	12,211	12,732	12,208	12,511
<b>TOTAL EQUITY</b>	<b>253,796</b>	<b>253,573</b>	<b>256,529</b>	<b>262,195</b>	<b>266,503</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>4,286,830</b>	<b>4,060,010</b>	<b>4,104,085</b>	<b>4,147,887</b>	<b>4,165,279</b>
Share of unencumbered assets	ND	ND	ND	ND	ND
Share of encumbered assets	ND	ND	ND	ND	ND
<b>TOTAL EXPOSURES TO GENERAL GOVERNMENTS (a)</b>					
Total exposures	n/a	532,189	n/a	524,274	n/a
Spain	n/a	317,513	n/a	298,139	n/a
Other EU	n/a	90,931	n/a	83,618	n/a
RoW	n/a	121,043	n/a	141,009	n/a
Non-domestic unallocated exposure (b)	n/a	2,702	n/a	1,508	n/a

ND: data not available, this information is not reported.  
(a) The data under this heading will be reported semi-annually.  
(b) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only. Total non- domestic unallocated exposure refers to the difference between the aggregates and domestic sovereign exposure for these institutions.

Balance sheet composition. Assets, liabilities and equity  
Spanish significant credit institutions

	EUR millions				
	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023
1. Cash, cash balances at central banks, other demand deposits	536,169	402,589	404,131	385,622	397,141
2. Loans and advances	2,425,118	2,374,340	2,402,352	2,446,722	2,437,150
Central banks	38,604	33,187	37,818	39,367	49,663
General governments	103,198	102,336	101,476	103,907	100,265
Credit institutions	143,818	130,077	154,283	176,242	175,667
Other financial corporations	144,121	136,068	138,032	138,629	138,482
Non-financial corporations	796,526	783,950	784,054	786,548	781,757
Households	1,198,851	1,188,721	1,186,688	1,202,029	1,191,316
3. Debt securities	490,278	486,124	512,888	530,147	536,610
Central banks	15,250	17,681	14,656	16,629	17,510
General governments	400,879	396,412	417,248	425,801	431,591
of which at amortised cost	230,036	237,946	254,034	254,418	264,314
Credit institutions	24,943	22,583	26,942	29,875	30,563
of which at amortised cost	13,147	10,643	14,692	16,899	17,170
Other financial corporations	24,473	25,004	27,871	29,463	28,724
of which at amortised cost	12,690	13,824	14,884	16,065	15,633
Non-financial corporations	24,733	24,444	26,172	28,379	28,222
of which at amortised cost	17,021	16,537	18,080	19,370	19,864
4. Equity instruments	25,405	25,008	29,339	28,262	26,838
5 .Derivatives	181,739	148,670	143,865	147,096	150,852
Trading	156,552	127,526	125,229	127,136	130,193
Derivatives – hedge accounting	25,187	21,144	18,636	19,960	20,659
6. Investments in subsidiaries, joint-ventures and associates	20,162	20,103	19,442	19,395	19,781
7. Intangible assets and goodwill	28,743	28,603	28,875	29,633	29,809
8. Other assets	167,732	165,335	163,999	162,066	163,173
<b>TOTAL ASSETS</b>	<b>3,875,346</b>	<b>3,650,771</b>	<b>3,704,891</b>	<b>3,748,944</b>	<b>3,761,355</b>
1. Deposits	2,867,518	2,683,841	2,717,815	2,726,851	2,716,730
Central banks	388,655	208,430	182,569	136,604	126,917
General governments	113,831	117,990	125,121	133,022	139,265
Credit institutions	182,959	174,039	251,645	271,637	252,938
Other financial corporations	217,487	206,903	230,711	233,086	238,993
Non-financial corporations	589,302	592,034	561,979	572,512	585,400
Households	1,375,285	1,384,444	1,365,792	1,379,990	1,373,217
2. Debt securities issued	437,797	436,920	446,825	464,992	484,226
3 .Derivatives	170,336	136,734	134,204	135,629	136,990
of which: trading	149,768	118,420	115,538	115,635	118,998
4. Provisions	21,808	21,083	20,510	20,715	20,344
5. Other liabilities	152,263	147,742	159,022	168,921	167,493
<b>TOTAL LIABILITIES</b>	<b>3,649,723</b>	<b>3,426,320</b>	<b>3,478,377</b>	<b>3,517,108</b>	<b>3,525,783</b>
1. Capital and reserves	265,838	268,806	267,104	273,012	276,655
2. Other comprehensive income	-52,133	-56,392	-53,133	-53,202	-53,407
3. Minority interests	11,918	12,036	12,543	12,026	12,325
<b>TOTAL EQUITY</b>	<b>225,623</b>	<b>224,451</b>	<b>226,514</b>	<b>231,836</b>	<b>235,572</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>3,875,346</b>	<b>3,650,771</b>	<b>3,704,891</b>	<b>3,748,944</b>	<b>3,761,355</b>
Share of unencumbered assets	76.07%	81.75%	81.00%	82.88%	83.38%
Share of encumbered assets	23.93%	18.25%	19.00%	17.12%	16.62%
<b>TOTAL EXPOSURES TO GENERAL GOVERNMENTS (a)</b>					
Total exposures	n/a	471,058	n/a	471,501	n/a
Spain	n/a	267,801	n/a	255,429	n/a
Other EU	n/a	81,453	n/a	75,125	n/a
RoW	n/a	120,060	n/a	140,043	n/a
Non-domestic unallocated exposure (b)	n/a	1,744	n/a	904	n/a

(a) The data under this heading will be reported semi-annually.  
(b) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only. Total non-domestic unallocated exposure refers to the difference between the aggregates and domestic sovereign exposure for these institutions.

Balance sheet composition. Assets, liabilities and equity  
Other credit institutions (a)

EUR millions					
	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023
1. Cash, cash balances at central banks, other demand deposits	51,333	56,977	48,616	47,662	51,019
2. Loans and advances	268,545	262,207	261,691	265,273	268,089
Central banks	6,756	844	1,037	114	116
General governments	6,404	6,352	6,373	6,794	6,368
Credit institutions	59,359	57,224	56,270	58,158	61,199
Other financial corporations	11,213	10,417	9,995	9,988	10,777
Non-financial corporations	65,471	66,822	68,141	68,468	67,650
Households	119,341	120,548	119,875	121,752	121,978
3. Debt securities	62,295	62,300	62,330	59,662	58,839
Central banks	105	142	148	145	153
General governments	50,712	51,000	50,587	47,776	46,884
of which at amortised cost	36,490	38,616	39,484	37,655	36,850
Credit institutions	6,094	5,963	6,451	6,768	6,882
of which at amortised cost	4,307	4,348	4,773	4,843	4,935
Other financial corporations	2,128	1,991	1,939	1,852	1,880
of which at amortised cost	1,015	1,111	1,160	1,146	1,149
Non-financial corporations	3,256	3,203	3,204	3,121	3,041
of which at amortised cost	1,445	1,653	1,722	1,642	1,608
4. Equity instruments	3,930	4,146	4,320	4,512	4,535
5. Derivatives	10,289	8,402	7,038	6,571	6,445
Trading	8,943	6,941	5,857	5,280	5,098
Derivatives – hedge accounting	1,346	1,461	1,181	1,291	1,346
6. Investments in subsidiaries, joint-ventures and associates	1,852	1,883	2,001	2,134	2,115
7. Intangible assets and goodwill	3,650	3,764	3,751	3,717	3,684
8. Other assets	9,591	9,560	9,448	9,413	9,198
<b>TOTAL ASSETS</b>	<b>411,484</b>	<b>409,239</b>	<b>399,194</b>	<b>398,943</b>	<b>403,924</b>
1. Deposits	349,864	348,389	339,196	337,862	343,818
Central banks	18,727	15,239	13,383	4,422	3,782
General governments	9,092	8,581	7,640	8,648	8,184
Credit institutions	74,576	73,495	75,415	76,608	79,552
Other financial corporations	41,183	41,436	36,900	37,014	35,541
Non-financial corporations	51,767	50,284	46,547	46,585	49,567
Households	154,519	159,354	159,311	164,585	167,193
2. Debt securities issued	5,634	5,589	5,572	5,658	5,893
3. Derivatives	11,858	10,461	9,231	8,845	8,422
of which: trading	8,487	6,773	5,799	5,363	5,244
4. Provisions	1,562	1,585	1,527	1,535	1,515
5. Other liabilities	14,393	14,091	13,653	14,684	13,344
<b>TOTAL LIABILITIES</b>	<b>383,311</b>	<b>380,117</b>	<b>369,179</b>	<b>368,584</b>	<b>372,993</b>
1. Capital and reserves	29,496	29,982	30,664	30,877	31,436
2. Other comprehensive income	-1,490	-1,035	-838	-700	-690
3. Minority interests	167	175	189	182	186
<b>TOTAL EQUITY</b>	<b>28,173</b>	<b>29,122</b>	<b>30,016</b>	<b>30,359</b>	<b>30,931</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>411,484</b>	<b>409,239</b>	<b>399,194</b>	<b>398,943</b>	<b>403,924</b>
Share of unencumbered assets	ND	ND	ND	ND	ND
Share of encumbered assets	ND	ND	ND	ND	ND
<b>TOTAL EXPOSURES TO GENERAL GOVERNMENTS (b)</b>					
Total exposures	n/a	61,131	n/a	52,773	n/a
Spain	n/a	49,711	n/a	42,710	n/a
Other EU	n/a	9,477	n/a	8,492	n/a
RoW	n/a	983	n/a	967	n/a
Non-domestic unallocated exposure (c)	n/a	959	n/a	604	n/a

(a) Aggregation that comprises Spanish credit institutions designated as less significant, subsidiaries and branches in Spain of foreign credit institutions.  
ND: data not available, this information is not reported.  
(b) The data under this heading will be reported semi-annually.  
(c) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only. Total non-domestic unallocated exposure refers to the difference between the aggregates and domestic sovereign exposure for these institutions.



Balance sheet composition. Assets, liabilities and equity  
Spanish less significant credit institutions

	EUR millions				
	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023
1. Cash, cash balances at central banks, other demand deposits	25,585	28,000	23,991	23,070	25,507
2. Loans and advances	104,799	97,584	98,324	100,129	99,606
Central banks	5,945	0	0	97	98
General governments	5,537	5,381	5,430	5,800	5,396
Credit institutions	7,948	7,284	7,826	8,166	8,332
Other financial corporations	2,908	2,457	2,539	2,550	3,095
Non-financial corporations	27,996	28,115	28,098	27,970	27,706
Households	54,465	54,347	54,432	55,545	54,978
3. Debt securities	56,357	56,200	56,074	53,691	52,762
Central banks	105	95	103	101	109
General governments	45,507	45,691	45,130	42,582	41,539
of which at amortised cost	31,749	33,777	34,483	32,942	32,005
Credit institutions	5,895	5,750	6,235	6,551	6,664
of which at amortised cost	4,160	4,187	4,603	4,666	4,757
Other financial corporations	2,031	1,891	1,852	1,768	1,807
of which at amortised cost	945	1,042	1,098	1,088	1,098
Non-financial corporations	2,819	2,772	2,755	2,689	2,643
of which at amortised cost	1,160	1,361	1,411	1,340	1,318
4. Equity instruments	2,832	2,904	3,004	3,118	3,103
5. Derivatives	3,399	3,279	3,052	3,082	3,102
Trading	2,691	2,539	2,412	2,420	2,390
Derivatives – hedge accounting	707	740	640	662	712
6. Investments in subsidiaries, joint-ventures and associates	1,487	1,519	1,637	1,774	1,754
7. Intangible assets and goodwill	789	740	720	702	690
8. Other assets	4,874	4,701	4,595	4,672	4,655
<b>TOTAL ASSETS</b>	<b>200,123</b>	<b>194,928</b>	<b>191,398</b>	<b>190,237</b>	<b>191,180</b>
1. Deposits	170,380	164,715	159,613	157,272	158,669
Central banks	15,566	12,027	10,339	3,071	2,450
General governments	7,380	7,475	6,710	7,533	7,320
Credit institutions	11,997	9,137	10,734	11,413	13,013
Other financial corporations	17,913	16,706	15,878	16,756	15,421
Non-financial corporations	26,896	26,981	25,192	25,984	27,242
Households	90,627	92,391	90,759	92,516	93,222
2. Debt securities issued	3,504	3,469	3,956	4,046	4,071
3. Derivatives	4,686	5,011	4,940	4,955	4,682
of which: trading	2,622	2,574	2,433	2,414	2,374
4. Provisions	737	693	675	718	757
5. Other liabilities	6,061	5,404	5,882	6,453	5,786
<b>TOTAL LIABILITIES</b>	<b>185,368</b>	<b>179,292</b>	<b>175,066</b>	<b>173,444</b>	<b>173,964</b>
1. Capital and reserves	15,469	15,868	16,401	16,712	17,144
2. Other comprehensive income	-813	-340	-180	-31	-42
3. Minority interests	99	107	110	112	113
<b>TOTAL EQUITY</b>	<b>14,755</b>	<b>15,635</b>	<b>16,332</b>	<b>16,793</b>	<b>17,216</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>200,123</b>	<b>194,928</b>	<b>191,398</b>	<b>190,237</b>	<b>191,180</b>
Share of unencumbered assets	83.55%	85.77%	85.28%	87.54%	89.12%
Share of encumbered assets	16.45%	14.23%	14.72%	12.46%	10.89%
<b>TOTAL EXPOSURES TO GENERAL GOVERNMENTS (a)</b>					
Total exposures	n/a	55,575	n/a	47,515	n/a
Spain	n/a	47,176	n/a	40,264	n/a
Other EU	n/a	7,088	n/a	6,314	n/a
RoW	n/a	427	n/a	406	n/a
Non-domestic unallocated exposure (b)	n/a	884	n/a	531	n/a

(a) The data under this heading will be reported semi-annually.  
(b) Institutions whose non-domestic sovereign exposures are less than 10% of their total sovereign exposures are required to report the exposure at an aggregated level only. Total non-domestic unallocated exposure refers to the difference between the aggregates and domestic sovereign exposure for these institutions.