

Annex 1

**CONSOLIDATED BALANCE SHEET (a)
DEPOSIT INSTITUTIONS**

Assets	Jun-21	Change Jun-21/Jun-20	Relative weight Jun-20
	€m	%	%
Cash and balances with central banks	472,011	34.6	9.0
Loans and advances to credit institutions	226,070	-13.9	6.7
General government	105,686	5.1	2.6
Other private sectors	2,162,012	-1.6	56.1
Debt securities	517,379	-3.9	13.7
Other equity instruments	44,728	47.3	0.8
Investments	25,508	-5.1	0.7
Derivatives	118,706	-35.2	4.7
Tangible assets	58,923	-5.3	1.6
Other	155,294	-6.2	4.2
TOTAL ASSETS	3,886,319	-0.8	100.0
Memorandum items			
Financing to private sector	2,207,070	-3.0	58.1
Financing to general government	522,355	3.6	12.9
Total NPLs	87,447	4.8	2.1
Total NPL ratio	2.7	10 (c)	
Liabilities and equity	Jun-21	Change Jun-21/Jun-20	Relative weight Jun-20
	€m	%	%
Balances from central banks	383,949	14.2	8.6
Deposits from credit institutions	216,164	-22.0	7.1
General government	112,913	5.7	2.7
Other private sectors	2,223,985	2.3	55.5
Marketable debt securities	404,737	-6.5	11.0
Derivatives	113,690	-34.2	4.4
Provisions for pensions, tax and other	27,977	1.9	0.7
Other	153,693	7.3	3.7
TOTAL LIABILITIES	3,637,108	-0.9	93.7
Memorandum items			
Eurosystem net lending (b)	290,262	47.8	0.0
Own funds	281,500	4.1	6.9
Minority interests	15,971	-22.1	0.5
Valuation adjustments relating to total equity	-48,261	9.7	-1.1
TOTAL EQUITY	249,210	0.9	6.3
TOTAL LIABILITIES AND EQUITY	3,886,319	-0.8	100.0

SOURCE: Banco de España.

a The figures for total assets, total liabilities and net equity, and for the components thereof, correspond directly to the consolidated account reported to the Banco de España in confidential returns.

b Difference between funds received in liquidity-providing operations and funds delivered in liquidity-absorbing operations. June 2021 data.

c Difference calculated in basis points.

**CONSOLIDATED INCOME STATEMENT
DEPOSIT INSTITUTIONS**

	Jun-21		Jun-20	Jun-21
	€m	% Change Jun-21/Jun-20	% ATA	% ATA
Financial revenue	44,804	-10.1	2.63	2.32
Financial costs	12,168	-21.5	0.82	0.63
Net interest income	32,636	-5.1	1.81	1.69
Return from capital instruments	792	28.9	0.03	0.04
Net financial income	33,429	-4.5	1.84	1.73
Share of profit or loss of entities accounted for using the equity method	1,468	43.7	0.05	0.08
Net commissions	13,197	4.0	0.67	0.68
Gains and losses on financial assets and liabilities	2,847	-11.2	0.17	0.15
Other operating income (net)	7	-95.7	0.01	0.00
Gross income	50,948	-2.2	2.74	2.64
Operating expenses	26,337	3.6	1.34	1.36
Net operating income	24,611	-7.7	1.40	1.27
Asset impairment losses (specific and general provisions)	7,438	-51.1	0.80	0.38
Provisioning expense (net)	3,260	85.6	0.09	0.17
Income from disposals (net)	4,131	-	-0.76	0.21
Profit before tax (including discontinued operations)	18,044	-	-0.25	0.93
Net income	13,775	-	-0.50	0.71
<i>Memorandum item</i>				
Income attributable to the controlling entity	12,533	-	-0.55	0.65

SOURCE: Banco de España.

NOTE: The consolidated income statement includes pro-forma information pertaining to the months of activity of a significant institution absorbed in 2021 through a merger process.

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SYMBOLS AND ABBREVIATIONS

AEAT	Agencia Estatal de Administración Tributaria (State tax revenue service)	ID	Data obtained from individual financial statements
ATA	Average total assets	IGAE	Intervención General de la Administración del Estado (National Audit Office)
BCBS	Basel Committee on Banking Supervision	IIP	International investment position
BIS	Bank for International Settlements	INE	Instituto Nacional de Estadística (National Statistics Institute)
bn	Billion	IRS	Interest-rate swap
bp	Basis points	LEI	Legal entity identifier
BRRD II	Bank Recovery and Resolution Directive	LGF	Loss given default
CBQ	Banco de España Central Balance Sheet Data Office Quarterly Survey	LSI	Less significant institution
CBSO	Banco de España Central Balance Sheet Data Office	LTP	Loan-to-price ratio
CCR	Banco de España Central Credit Register	m	Million
CCyB	Countercyclical capital buffer	MMSR	Money Market Statistical Reporting
CET1	Common Equity Tier 1	MOVE	Merrill Lynch Option Volatility Estimate
CNAE	Clasificación Nacional de Actividades Económicas (Spanish National Classification of Economic Activities)	MREL	Minimum requirement for own funds and eligible liabilities
CNMV	Comisión Nacional del Mercado de Valores (National Securities Market Commission)	MRO	Main refinancing operation
CoCo	Contingent convertible bond	NACE	Statistical classification of economic activities in the European Community
COVID-19	Coronavirus disease 2019	NBER	National Bureau of Economic Research
CRD	Capital Requirements Directive	NFC	Non-financial corporation
CRR	Capital Requirements Regulation	NGEU	Next Generation EU
DFR	Deposit facility rate	NGFS	Network for Greening the Financial System
DI	Deposit institution	NPL	Non-performing loan
EAPS	Economically active population survey	OIS	Overnight interest swap
EBA	European Banking Authority	O-SII	Other systemically important institution
ECB	European Central Bank	PD	Probability of default
EDIS	European Deposit Insurance Scheme	PEPP	Pandemic emergency purchase programme
EEA	European Economic Area	PER	Price-to-earnings ratio
EDP	Excessive Deficit Protocol	PMI	Purchasing Managers' Index
EIOPA	European Insurance and Occupational Pensions Authority	pp	percentage points
EMCI	Emerging markets currency index	Q	Quarter
EPA	Encuesta de población activa (Labour Force Survey)	q-o-q	Quarter-on-quarter
ERTE	Expediente de regulación temporal de empleo (furlough schemes)	RDL	Royal Decree-Law
ESG	Environmental, social and governance	ROA	Return on assets
ESRB	European Systemic Risk Board	ROE	Return on equity
€STR	Euro short-term rate	RTRP	Recovery, Transformation and Resilience Plan
ETS	Emissions Trading Scheme	RTS	Regulatory technical standards
EU	European Union	RWA	Risk-weighted asset
EURIBOR	Euro Interbank Offered Rate	Sareb	Sociedad de Gestión de Activos Procedentes de la Reestructuración Bancaria (asset management company for trading assets arising from bank restructuring)
EV	Enterprise Value	SGP	Stability and Growth Pact
FL	Forward-looking	SI	Significant institution
FLESB	Forward-looking exercise on Spanish banks	SLI	Specialised lending institution
FSB	Financial Stability Board	SME	Small and medium-sized enterprise
FSR	Financial Stability Report	SREP	Supervisory review and evaluation process
GDI	Gross disposable income	SRI	Systemic risk indicator
GDP	Gross domestic product	SSM	Single Supervisory Mechanism
GSC	Global stablecoin	TLAC	Total loss-absorbing capacity
G-SII	Global systemically important institution	TLTRO	Targeted Longer-term refinancing operation
GVA	Gross value added	USMCA	United States-Mexico-Canada Agreement
H	Half-year	y-o-y	Year-on-year
ICO	Instituto Oficial de Crédito (Official Credit Institute)		

ISO COUNTRY CODES

AT	Austria	DE	Germany	IE	Ireland	NL	Netherlands
AU	Australia	DK	Denmark	IT	Italy	NO	Norway
BE	Belgium	EE	Estonia	JP	Japan	PL	Poland
BG	Bulgaria	ES	Spain	KR	South Korea	PT	Portugal
BR	Brazil	FI	Finland	KY	Cayman Islands	RO	Romania
CA	Canada	FR	Francia	LT	Lithuania	SE	Sweden
CH	Switzerland	GB	United Kingdom	LU	Luxembourg	SI	Slovenia
CL	Chile	GR	Greece	LV	Latvia	SK	Slovakia
CN	China	HR	Croatia	MT	Malta	TR	Turkey
CY	Cyprus	HU	Hungary	MX	Mexico	US	United States
CZ	Czech Republic						