

Annex 1

**CONSOLIDATED BALANCE SHEET
DEPOSIT INSTITUTIONS**

Assets	Jun-22	Change	% of total assets	% of total assets
	€m	Jun-22/Jun-21	Jun-21	Jun-22
		%	%	%
Cash and balances at central banks	578,531	22.5	12.2	13.8
Loans and advances to credit institutions	240,361	6.3	5.8	5.7
General government	111,040	5.1	2.7	2.6
Other private sectors	2,295,403	6.2	55.6	54.7
Debt securities	542,995	5.0	13.3	12.9
Other equity instruments	32,847	-26.7	1.2	0.8
Investments	22,530	-11.7	0.7	0.5
Derivatives	156,689	32.0	3.1	3.7
Tangible assets	60,018	1.9	1.5	1.4
Other	155,586	0.2	4.0	3.7
TOTAL ASSETS	4,196,001	8.0	100.0	100.0
<i>Memorandum items</i>				
Financing to private sector	2,349,423	6.3	56.9	56.0
Financing to general government	556,607	2.9	13.9	13.3
Total NPLs	85,693	-5.9	2.3	2.0
Total NPL ratio	2.4	-31 (b)		
Liabilities and equity	Jun-22	Change	% of total assets	% of total assets
	€m	Jun-22/Jun-21	Jun-21	Jun-22
		%	%	%
Balances from central banks	402,179	4.7	9.9	9.6
Deposits from credit institutions	245,535	13.6	5.6	5.9
General government	131,832	16.8	2.9	3.1
Other private sectors	2,397,441	7.8	57.2	57.1
Marketable debt securities and subordinated debt	419,132	3.6	10.4	10.0
Derivatives	150,923	32.8	2.9	3.6
Provisions (including provisions for pensions)	24,076	-13.9	0.7	0.6
Other	174,754	13.7	4.0	4.2
TOTAL LIABILITIES	3,945,871	8.5	93.6	94.0
<i>Memorandum items</i>				
Eurosystem net lending (a)	289,689	-0.2	7.5	6.9
Own funds	291,410	3.6	7.2	6.9
Minority interests	11,435	-28.4	0.4	0.3
Valuation adjustments	-52,716	9.2	-1.2	-1.3
TOTAL EQUITY	250,130	0.4	6.4	6.0
TOTAL LIABILITIES AND EQUITY	4,196,001	8.0	100.0	100.0

SOURCE: Banco de España.

- a Difference between funds received in liquidity-providing operations and funds delivered in liquidity-absorbing operations. June 2022 data.
b Difference calculated in basis points.

CONSOLIDATED INCOME STATEMENT
DEPOSIT INSTITUTIONS (a)

	Jun-22		Jun-21	Jun-22
	€m	% change Jun-22/Jun-21	% ATA	% ATA
Interest income	55,166	23.1	2.32	2.71
Interest expense	18,884	55.2	0.63	0.93
Net interest income	36,281	11.2	1.69	1.78
Return on equity instruments	768	-3.1	0.04	0.04
Net financial income	37,049	10.8	1.73	1.82
Share of profit or loss of entities accounted for using the equity method	1,722	17.3	0.08	0.08
Net fees and commissions	14,665	11.2	0.68	0.72
Gains or losses on financial assets and liabilities	2,553	-10.3	0.15	0.13
Other operating income (net)	-1,094	—	0.00	-0.05
Gross income	54,896	7.8	2.63	2.69
Operating expenses	25,805	-1.9	1.36	1.27
Net operating income	29,091	18.3	1.27	1.43
Impairment losses	7,687	3.3	0.38	0.38
Other provisioning expense (net)	1,340	-58.9	0.17	0.07
Other gains or losses (net)	-2,421	—	0.21	-0.12
Profit before tax (including discontinued operations)	17,642	-2.2	0.93	0.87
Net profit	12,489	-9.3	0.71	0.61
<i>Memorandum item</i>				
Profit attributable to the controlling entity	11,706	-6.5	0.65	0.57

SOURCE: Banco de España.

a 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.