Annexes

Annex 1 **CONSOLIDATED BALANCE SHEET** (a) **DEPOSIT INSTITUTIONS**

Assets	Dec-22	Change Dec-22/Dec-21	% of total assets Dec-21	% of total assets Dec-22
	€m	%	%	%
Cash and balances at central banks	446,587	-19.7	14.1	11.1
Loans and advances to credit institutions	230,169	5.5	5.5	5.7
General government	108,648	5.1	2.6	2.7
Other private sectors	2,295,434	5.1	55.2	56.8
Debt securities	547,570	11.7	12.4	13.6
Other equity instruments	29,044	-38.2	1.2	0.7
Investments	21,948	-9.2	0.6	0.5
Derivatives	156,985	28.3	3.1	3.9
Tangible assets	58,180	-0.4	1.5	1.4
Other	145,248	-4.2	3.8	3.6
TOTAL ASSETS	4,039,814	2.1	100.0	100.0
MEMORANDUM ITEMS				
Financing to private sector	2,350,842	5.3	56.4	58.2
Financing to general government	559,700	10.4	12.8	13.9
Total NPLs	81,583	-8.6	2.3	2.0
Total NPL ratio	2.3	-26 (b)		
Liabilities and equity	Dec-22	Change Dec-22/Dec-21	% of total assets Dec-21	% of total assets Dec-22
Liabilities and equity	Dec-22 m€	•		
Liabilities and equity Balances from central banks		Dec-22/Dec-21	Dec-21	Dec-22
	m€	Dec-22/Dec-21 %	Dec-21	Dec-22 %
Balances from central banks	m€ 223,434	Dec-22/Dec-21 % -43.3	Dec-21 % 10.0	Dec-22 % 5.5
Balances from central banks Deposits from credit institutions	m€ 223,434 238,608	Dec-22/Dec-21 % -43.3 13.4	Dec-21 % 10.0 5.3	Dec-22 % 5.5 5.9
Balances from central banks Deposits from credit institutions General government	m€ 223,434 238,608 126,516	Dec-22/Dec-21 % -43.3 13.4 2.7	Dec-21 % 10.0 5.3 3.1	Dec-22 % 5.5 5.9 3.1
Balances from central banks Deposits from credit institutions General government Other private sectors	m€ 223,434 238,608 126,516 2,429,088	Dec-22/Dec-21 % -43.3 13.4 2.7 6.6	Dec-21 % 10.0 5.3 3.1 57.6	Dec-22 % 5.5 5.9 3.1 60.1
Balances from central banks Deposits from credit institutions General government Other private sectors Marketable debt securities and subordinated debt	m€ 223,434 238,608 126,516 2,429,088 442,512	Dec-22/Dec-21 % -43.3 13.4 2.7 6.6 8.2	Dec-21 % 10.0 5.3 3.1 57.6 10.3	Dec-22 % 5.5 5.9 3.1 60.1 11.0
Balances from central banks Deposits from credit institutions General government Other private sectors Marketable debt securities and subordinated debt Derivatives	m€ 223,434 238,608 126,516 2,429,088 442,512 147,111	Dec-22/Dec-21 % -43.3 13.4 2.7 6.6 8.2 22.3	Dec-21 % 10.0 5.3 3.1 57.6 10.3 3.0	Dec-22 % 5.5 5.9 3.1 60.1 11.0 3.6
Balances from central banks Deposits from credit institutions General government Other private sectors Marketable debt securities and subordinated debt Derivatives Provisions (including provisions for pensions)	m€ 223,434 238,608 126,516 2,429,088 442,512 147,111 22,555	Dec-22/Dec-21 % -43.3 13.4 2.7 6.6 8.2 22.3 -17.4	Dec-21 % 10.0 5.3 3.1 57.6 10.3 3.0 0.7	Dec-22 % 5.5 5.9 3.1 60.1 11.0 3.6 0.6
Balances from central banks Deposits from credit institutions General government Other private sectors Marketable debt securities and subordinated debt Derivatives Provisions (including provisions for pensions) Other	m€ 223,434 238,608 126,516 2,429,088 442,512 147,111 22,555 160,230	Dec-22/Dec-21 % -43.3 13.4 2.7 6.6 8.2 22.3 -17.4 13.5	Dec-21 % 10.0 5.3 3.1 57.6 10.3 3.0 0.7 3.6	Dec-22 % 5.5 5.9 3.1 60.1 11.0 3.6 0.6 4.0
Balances from central banks Deposits from credit institutions General government Other private sectors Marketable debt securities and subordinated debt Derivatives Provisions (including provisions for pensions) Other TOTAL LIABILITIES	m€ 223,434 238,608 126,516 2,429,088 442,512 147,111 22,555 160,230	Dec-22/Dec-21 % -43.3 13.4 2.7 6.6 8.2 22.3 -17.4 13.5	Dec-21 % 10.0 5.3 3.1 57.6 10.3 3.0 0.7 3.6	Dec-22 % 5.5 5.9 3.1 60.1 11.0 3.6 0.6 4.0
Balances from central banks Deposits from credit institutions General government Other private sectors Marketable debt securities and subordinated debt Derivatives Provisions (including provisions for pensions) Other TOTAL LIABILITIES MEMORANDUM ITEMS	m€ 223,434 238,608 126,516 2,429,088 442,512 147,111 22,555 160,230 3,790,056	Dec-22/Dec-21 % -43.3 13.4 2.7 6.6 8.2 22.3 -17.4 13.5 2.3	Dec-21 % 10.0 5.3 3.1 57.6 10.3 3.0 0.7 3.6 93.7	Dec-22 % 5.5 5.9 3.1 60.1 11.0 3.6 0.6 4.0 93.8
Balances from central banks Deposits from credit institutions General government Other private sectors Marketable debt securities and subordinated debt Derivatives Provisions (including provisions for pensions) Other TOTAL LIABILITIES MEMORANDUM ITEMS Eurosystem net lending (a)	m€ 223,434 238,608 126,516 2,429,088 442,512 147,111 22,555 160,230 3,790,056	Dec-22/Dec-21 % -43.3 13.4 2.7 6.6 8.2 22.3 -17.4 13.5 2.3	Dec-21 % 10.0 5.3 3.1 57.6 10.3 3.0 0.7 3.6 93.7	Dec-22 % 5.5 5.9 3.1 60.1 11.0 3.6 0.6 4.0 93.8
Balances from central banks Deposits from credit institutions General government Other private sectors Marketable debt securities and subordinated debt Derivatives Provisions (including provisions for pensions) Other TOTAL LIABILITIES MEMORANDUM ITEMS Eurosystem net lending (a) Own funds	m€ 223,434 238,608 126,516 2,429,088 442,512 147,111 22,555 160,230 3,790,056 192,970 295,057	Dec-22/Dec-21 % -43.3 13.4 2.7 6.6 8.2 22.3 -17.4 13.5 2.3 -33.4 3.0	Dec-21 % 10.0 5.3 3.1 57.6 10.3 3.0 0.7 3.6 93.7 7.3 7.2	Dec-22 % 5.5 5.9 3.1 60.1 11.0 3.6 0.6 4.0 93.8
Balances from central banks Deposits from credit institutions General government Other private sectors Marketable debt securities and subordinated debt Derivatives Provisions (including provisions for pensions) Other TOTAL LIABILITIES MEMORANDUM ITEMS Eurosystem net lending (a) Own funds Minority interests	m€ 223,434 238,608 126,516 2,429,088 442,512 147,111 22,555 160,230 3,790,056 192,970 295,057 12,140	Dec-22/Dec-21 % -43.3 13.4 2.7 6.6 8.2 22.3 -17.4 13.5 2.3 -33.4 3.0 -19.7	Dec-21 % 10.0 5.3 3.1 57.6 10.3 3.0 0.7 3.6 93.7 7.3 7.2 0.4	Dec-22 % 5.5 5.9 3.1 60.1 11.0 3.6 0.6 4.0 93.8 4.8 7.3 0.3

SOURCE: Banco de España.

a Difference between funds received in liquidity-providing operations and funds delivered in liquidity-absorbing operations. December 2022 data.

b Difference calculated in basis points.

Annex 2 CONSOLIDATED INCOME STATEMENT **DEPOSIT INSTITUTIONS (a)**

	Dec-22		Dec-21	Dec-22
	€m	% change Dec-22/Dec-21	% ATA	% ATA
Interest income	127,790	40.4	2.33	3.19
Interest expense	49,523	104.6	0.62	1.24
Net interest income	78,267	17.1	1.71	1.95
Return on equity instruments	1,119	-6.7	0.03	0.03
Net financial income	79,386	16.7	1.74	1.98
Share of profit or loss of entities accounted for using the equity method	3,369	9.7	0.08	0.08
Net fees and commissions	29,465	7.9	0.70	0.74
Gains and losses on financial assets and liabilities	4,622	-6.1	0.13	0.12
Other operating income (net)	-2,214	_	0.00	-0.06
Gross income	114,628	11.0	2.65	2.86
Operating expenses	53,424	1.7	1.35	1.33
Net operating income	61,204	20.5	1.30	1.53
Impairment losses	17,135	19.7	0.37	0.43
Other provisioning expense (net)	2,974	-50.7	0.15	0.07
Other gains or losses (net)	-5,138	_	0.09	-0.13
Profit before tax (including discontinued operations)	35,957	5.6	0.87	0.90
Net profit	25,451	-1.5	0.66	0.64
Memorandum item				
Profit attributable to the controlling entity	23,888	2.4	0.60	0.60

SOURCE: Banco de España.

a The consolidated income statement includes pro-forma information pertaining to the months of activity of two significant institutions absorbed in 2021.