

Annex 1

Consolidated balance sheet. Deposit institutions

Assets	Jun-24	Change Jun-24/Jun-23	% of total assets Jun-23	% of total assets Jun-24
	€m	%	%	%
Cash and balances at central banks	381,399	-11.5	10.4	9.1
Loans and advances to credit institutions	302,932	9.7	6.7	7.2
General government	111,238	0.5	2.7	2.7
Other private sectors	2,371,864	1.9	56.1	56.6
Debt securities	628,482	6.6	14.2	15.0
Other equity instruments	41,415	26.4	0.8	1.0
Investments	22,366	3.9	0.5	0.5
Derivatives	128,739	-16.2	3.7	3.1
Tangible assets	56,596	-2.7	1.4	1.3
Other	149,040	1.6	3.5	3.6
Total assets	4,194,072	1.1	100.0	100.0
<i>MEMORANDUM ITEMS</i>				
Financing to private sector	2,437,686	1.9	57.7	58.1
Financing to general government	626,888	6.6	14.2	14.9
Total NPLs	83,134	-0.3	2.0	2.0
Total NPL ratio	2.3	-4 (b)		
Liabilities and equity	Jun-24	Change Jun-24/Jun-23	% of total assets Jun-23	% of total assets Jun-24
	€m	%	%	%
Balances from central banks	71,396	-49.4	3.4	1.7
Deposits from credit institutions	2 91,945	-16.2	8.4	7.0
General government	192,690	36.0	3.4	4.6
Other private sectors	2,538,336	4.3	58.7	60.5
Marketable debt securities and subordinated debt	499,835	6.2	11.3	11.9
Derivatives	114,612	-20.7	3.5	2.7
Provisions (including provisions for pensions)	21,330	-4.1	0.5	0.5
Other	188,668	2.8	4.4	4.5
Total liabilities	3,918,813	0.9	93.7	93.4
<i>MEMORANDUM ITEM</i>				
Eurosystem net lending (a)	1,781	-98.0	2.1	0.0
Own funds	318,068	4.7	7.3	7.6
Minority interests	11,713	-4.1	0.3	0.3
Valuation adjustments	-54,522	1.1	-1.3	-1.3
Total equity	275,259	5.0	6.3	6.6
Total liabilities and equity	4,194,072	1.1	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 2024 data.

b Difference calculated in basis points.

Consolidated income statement. Deposit institutions

	Jun-24		Jun-23	Jun-24
	€m	% change Jun-24/Jun-23	% ATA	% ATA
Interest income	117,864	25.0	4.60	5.64
Interest expense	65,086	35.0	2.35	3.12
Net interest income	52,778	14.5	2.25	2.53
Return on equity instruments	940	7.7	0.04	0.04
Net financial income	53,717	14.4	2.29	2.57
Share of profit or loss of entities accounted for using the equity method	2,127	15.6	0.09	0.10
Net fees and commissions	16,526	9.8	0.73	0.79
Gains and losses on financial assets and liabilities	3,350	32.5	0.12	0.16
Other operating income (net)	-3,537	45.9	-0.12	-0.17
Gross income	72,183	12.9	3.12	3.46
Operating expenses	30,176	7.2	1.37	1.44
Net operating income	42,007	17.3	1.75	2.01
Impairment losses on financial assets	10,976	12.6	0.48	0.53
Other provisioning expense (net)	2,529	33.6	0.09	0.12
Other gains or losses (net)	-1,487	-34.1	-0.11	-0.07
Profit before tax (including discontinued operations)	27,014	23.3	1.07	1.29
Net profit	19,016	21.8	0.76	0.91
<i>MEMORANDUM ITEM</i>				
Profit attributable to the controlling entity	18,219	23.3	0.72	0.87

SOURCE: Banco de España.