

Consolidated balance sheet of the Cooperative Financial Network

Equity and liabilities	Dec. 31, 2022		Dec. 31, 2021		Change	
	euro million	% TA	euro million	% TA	euro million	%
Deposits from banks	166.002	10,5%	193.809	12,4%	-27.807	-14,3%
Deposits from customers	1.032.861	65,3%	984.926	62,9%	47.935	4,9%
Debt certificates issued including bonds	71.149	4,5%	63.521	4,1%	7.628	12,0%
Financial liabilities held for trading	48.825	3,1%	40.045	2,6%	8.780	21,9%
Provisions	11.027	0,7%	13.145	0,8%	-2.118	-16,1%
Insurance liabilities	103.795	6,6%	118.863	7,6%	-15.068	-12,7%
Other liabilities	13.747	0,9%	17.844	1,1%	-4.097	-23,0%
Subordinated capital	6.129	0,4%	4.755	0,3%	1.374	28,9%
Equity	127.569	8,1%	129.543	8,3%	-1.974	-1,5%
Total equity and liabilities	1.581.104	100,0%	1.566.451	100,0%	14.653	0,9%