

## 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	137.444	8,6%	166.002	10,5%	-28.558	-17,2%
Deposits from customers	1.033.200	64,7%	1.032.861	65,3%	339	0,0%
Debt certificates issued including bonds	97.433	6,1%	71.149	4,5%	26.284	36,9%
Financial liabilities held for trading	44.043	2,8%	48.825	3,1%	-4.782	-9,8%
Provisions	11.592	0,7%	11.027	0,7%	565	5,1%
Insurance liabilities	105.151	6,6%	98.328 <sup>1</sup>	6,2%	6.823	6,9%
Other liabilities	18.366	1,1%	15.991 <sup>1</sup>	1,0%	2.375	14,9%
Subordinated capital	6.713	0,4%	6.129	0,4%	584	9,5%
Equity	143.238	9,0%	131.899 <sup>1</sup>	8,3%	11.339	8,6%
<b>Total equity and liabilities</b>	<b>1.597.180</b>	<b>100,0%</b>	<b>1.582.211 <sup>1</sup></b>	<b>100,0%</b>	<b>14.969</b>	<b>0,9%</b>

<sup>1</sup> amount adjusted