

Consolidated balance sheet of the Cooperative Financial Network

Assets	Dec. 31, 2022		Dec. 31, 2021		Change	
	euro million	% TA	euro million	% TA	euro million	%
Cash and cash equivalents	117.964	7,5%	156.973	10,0%	-39.009	-24,9%
Loans and advances to banks	45.292	2,9%	15.843	1,0%	29.449	185,9%
Loans and advances to customers	999.937	63,2%	944.028	60,3%	55.909	5,9%
Allowances for losses on loans and advances	-10.341	-0,7%	-9.562	-0,6%	-779	8,1%
Financial assets held for trading	49.015	3,1%	47.442	3,0%	1.573	3,3%
Investments	240.192	15,2%	248.390	15,9%	-8.198	-3,3%
Investments held by insurance companies	104.763	6,6%	127.782	8,2%	-23.019	-18,0%
Property, plant and equipment, and investment property	17.341	1,1%	15.742	1,0%	1.599	10,2%
Other assets	16.941	1,1%	19.813	1,3%	-2.872	-14,5%
Total assets	1.581.104	100,0%	1.566.451	100,0%	14.653	0,9%