

## STATEMENT OF FINANCIAL POSITION

### Assets

€/000	March 31, 2014	December 31, 2013
10. Cash and cash equivalents	55.265	60.443
20. Financial assets held for trading	1.410.714	1.135.102
30. Financial assets at fair value	12.568.167	12.751.185
40. Available-for-sale financial assets	12.600.613	12.558.883
50. Held-to-maturity investments	2.506.117	2.517.015
60. Loans to banks	695.297	1.100.559
70. Loans to customers	5.973.107	5.660.508
80. Hedging derivatives	2.020	2.418
100. Equity investments	404.274	391.869
110. Reinsurer's share of technical reserves	73.499	74.675
120. Tangible assets	192.598	193.229
130. Intangible assets	163.726	162.539
of which:		
- goodwill	125.625	125.625
140. Tax assets	366.966	387.653
a) current	260.435	267.318
b) deferred	106.531	120.335
b1) of which under statute 214/2011	-	-
150. Non-current assets and disposal groups	878	868
160. Other assets	364.420	324.506
<b>TOTAL ASSETS</b>	<b>37.377.661</b>	<b>37.321.452</b>

## Liabilities and Shareholders' Equity

€/000	March 31, 2014	December 31, 2013
10. Due to banks	4.044.450	4.950.368
20. Due to customers	13.738.360	12.905.464
30. Securities issued	463.074	369.409
40. Financial liabilities held for trading	303.445	250.867
50. Financial liabilities at fair value	70.199	70.988
60. Hedging derivatives	70.119	59.127
80. Tax liabilities	288.159	238.876
a) current	158.561	130.351
b) deferred	129.598	108.525
90. Liabilities associated with disposals group	955	962
100. Other liabilities	745.892	662.404
110. Employee completion-of-service entitlements	11.505	11.871
120. Provisions for risks and charges:	184.058	187.809
a) severance benefits and similar obligations	586	586
b) other provisions	183.472	187.223
130. Technical Reserves	15.638.585	15.962.513
140. Valuation reserves	179.901	100.781
170. Reserves	1.500.380	1.156.097
175. Interim dividend (-)	(73.595)	(73.595)
180. Share premium account	59.705	59.376
190. Share capital	73.607	73.600
200. Treasury shares (-)	(2.045)	(2.045)
220. Net profit (loss) for the period (+/-)	80.907	336.580
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>37.377.661</b>	<b>37.321.452</b>