

## STATEMENT OF FINANCIAL POSITION

### Assets

€/000	December 31, 2014	December 31, 2013
10. Cash and cash equivalents	65.746	60.443
20. Financial assets held for trading	846.885	1.135.102
30. Financial assets at fair value	14.367.301	12.751.185
40. Available-for-sale financial assets	15.516.840	12.558.883
50. Held-to-maturity investments	2.512.081	2.517.015
60. Loans to banks	811.050	1.100.559
70. Loans to customers	6.779.007	5.660.508
80. Hedging derivatives	1.287	2.418
100. Equity investments	421.609	391.869
110. Reinsurers' share of technical reserves	71.353	74.675
120. Tangible assets	191.607	193.229
130. Intangible assets	182.820	162.539
of which:		
- goodwill	125.625	125.625
140. Tax assets	461.574	387.653
a) current	337.720	267.318
b) deferred	123.854	120.335
150. Non-current assets and disposal groups	567	868
160. Other assets	318.128	324.506
<b>TOTAL ASSETS</b>	<b>42.547.855</b>	<b>37.321.452</b>

## Liabilities and Shareholders' Equity

€/000	December 31, 2014	December 31, 2013
10. Due to banks	7.615.391	4.950.368
20. Due to customers	14.231.750	12.905.464
30. Securities issued	341.741	369.409
40. Financial liabilities held for trading	370.696	250.867
50. Financial liabilities at fair value	1.597.251	70.988
60. Hedging derivatives	100.218	59.127
80. Tax liabilities	277.870	238.876
a) current	143.983	130.351
b) deferred	133.887	108.525
90. Liabilities associated with disposals group	-	962
100. Other liabilities	661.955	662.404
110. Employee completion-of-service entitlements	11.216	11.871
120. Provisions for risks and charges:	196.609	187.809
a) severance benefits and similar obligations	672	586
b) other provisions	195.937	187.223
130. Technical Reserves	15.329.810	15.962.513
140. Valuation reserves	177.769	100.781
170. Reserves	1.290.672	1.156.097
175. Interim dividend (-)	(110.608)	(73.595)
180. Share premium account	63.199	59.376
190. Share capital	73.744	73.600
200. Treasury shares (-)	(2.045)	(2.045)
220. Net profit (loss) for the year (+/-)	320.617	336.580
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>42.547.855</b>	<b>37.321.452</b>