



STATEMENT OF FINANCIAL POSITION

Assets

€/000	June 30, 2015	December 31, 2014
10. Cash and cash equivalents	71.129	65.746
20. Financial assets held for trading	1.469.934	846.885
30. Financial assets at fair value	15.934.452	14.367.301
40. Available-for-sale financial assets	15.820.733	15.516.840
50. Held-to-maturity investments	2.933.193	2.512.081
60. Loans to banks	631.372	811.050
70. Loans to customers	7.133.700	6.779.007
80. Hedging derivatives	1.184	1.287
100. Equity investments	433.190	421.609
110. Reinsurer's share of technical reserves	70.387	71.353
120. Tangible assets	216.328	191.607
130. Intangible assets	185.710	182.820
of which:		
- goodwill	125.625	125.625
140. Tax assets	421.270	461.574
a) current	276.299	337.720
b) deferred	144.971	123.854
150. Non-current assets and disposal groups	622	567
160. Other assets	363.550	318.128
TOTAL ASSETS	45.686.754	42.547.855



Liabilities and Shareholders' Equity

€/000	June 30, 2015	December 31, 2014
10. Due to banks	1.585.879	7.615.391
20. Due to customers	22.023.996	14.231.750
30. Securities issued	254.627	341.741
40. Financial liabilities held for trading	386.943	370.696
50. Financial liabilities at fair value	2.979.413	1.597.251
60. Hedging derivatives	81.080	100.218
80. Tax liabilities	269.491	277.870
a) current	148.594	143.983
b) deferred	120.897	133.887
100. Other liabilities	711.653	661.955
110. Employee completion-of-service entitlements	11.451	11.216
120. Provisions for risks and charges:	211.041	196.609
a) severance benefits and similar obligations	672	672
b) other provisions	210.369	195.937
130. Technical Reserves	15.241.955	15.329.810
140. Valuation reserves	155.551	177.769
170. Reserves	1.410.362	1.290.672
175. Interim dividend (-)	-	(110.608)
180. Share premium account	64.132	63.199
190. Share capital	73.808	73.744
200. Treasury shares (-)	(2.045)	(2.045)
220. Net profit (loss) for the period (+/-)	227.417	320.617
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	45.686.754	42.547.855