



STATEMENT OF FINANCIAL POSITION

Assets

€/000	September 30, 2015	December 31, 2014
10. Cash and cash equivalents	80.033	65.746
20. Financial assets held for trading	1.445.376	846.885
30. Financial assets at fair value	15.000.436	14.367.301
40. Available-for-sale financial assets	15.801.596	15.516.840
50. Held-to-maturity investments	2.941.411	2.512.081
60. Loans to banks	759.690	811.050
70. Loans to customers	7.358.151	6.779.007
80. Hedging derivatives	1.083	1.287
100. Equity investments	433.860	421.609
110. Reinsurer's share of technical reserves	70.166	71.353
120. Tangible assets	217.101	191.607
130. Intangible assets	188.946	182.820
of which:		
- goodwill	125.625	125.625
140. Tax assets	419.519	461.574
a) current	269.394	337.720
b) deferred	150.125	123.854
150. Non-current assets and disposal groups	609	567
160. Other assets	435.501	318.128
TOTAL ASSETS	45.153.478	42.547.855



Liabilities and Shareholders' Equity

€/000	September 30, 2015	December 31, 2014
10. Due to banks	1.203.053	7.615.391
20. Due to customers	22.774.948	14.231.750
30. Securities issued	244.195	341.741
40. Financial liabilities held for trading	465.201	370.696
50. Financial liabilities at fair value	3.109.242	1.597.251
60. Hedging derivatives	80.587	100.218
80. Tax liabilities	312.309	277.870
a) current	173.990	143.983
b) deferred	138.319	133.887
100. Other liabilities	575.388	661.955
110. Employee completion-of-service entitlements	11.920	11.216
120. Provisions for risks and charges:	219.665	196.609
a) severance benefits and similar obligations	722	672
b) other provisions	218.943	195.937
130. Technical Reserves	14.106.888	15.329.810
140. Valuation reserves	192.317	177.769
170. Reserves	1.409.705	1.290.672
175. Interim dividend (-)	-	(110.608)
180. Share premium account	64.836	63.199
190. Share capital	73.878	73.744
200. Treasury shares (-)	(2.045)	(2.045)
220. Net profit (loss) for the period (+/-)	311.391	320.617
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	45.153.478	42.547.855