

## STATEMENT OF FINANCIAL POSITION

### Assets

€/000	December 31, 2013	December 31, 2012
10. Cash and cash equivalents	60.443	64.345
20. Financial assets held for trading	1.135.102	1.221.489
30. Financial assets at fair value	12.751.185	12.968.255
40. Available-for-sale financial assets	12.558.883	12.319.068
50. Held-to-maturity investments	2.517.015	1.359.408
60. Loans to banks	1.100.559	1.452.479
70. Loans to customers	5.660.508	5.115.202
80. Hedging derivatives	2.418	1.366
100. Equity investments	391.869	382.699
110. Reinsurer's share of technical reserves	74.675	76.198
120. Tangible assets	193.229	196.377
130. Intangible assets	162.539	152.982
of which:		
- goodwill	125.625	129.886
140. Tax assets	387.653	464.945
a) current	267.318	338.686
b) deferred	120.335	126.259
b1) of which under statute 214/2011	-	-
150. . Non-current assets and disposal groups	868	1.094
160. Other assets	324.506	272.922
<b>TOTAL ASSETS</b>	<b>37.321.452</b>	<b>36.048.829</b>

## Liabilities and Shareholders' Equity

€/000	December 31, 2013	December 31, 2012
10. Due to banks	4.950.368	3.816.529
20. Due to customers	12.905.464	11.047.980
30. Securities issued	369.409	432.404
40. Financial liabilities held for trading	250.867	261.115
50. Financial liabilities at fair value	70.988	89.042
60. Hedging derivatives	59.127	92.888
80. Tax liabilities	238.876	219.788
a) current	130.351	122.578
b) deferred	108.525	97.210
90. Liabilities associated with disposals group	962	960
100. Other liabilities	662.404	641.945
110. Employee completion-of-service entitlements	11.871	10.880
120. Provisions for risks and charges:	187.809	191.022
a) severance benefits and similar obligations	586	1.540
b) other provisions	187.223	189.482
130. Technical Reserves	15.962.513	17.823.829
140. Valuation reserves	100.781	88.984
170. Reserves	1.156.097	925.981
175. Interim dividend (-)	(73.595)	(73.427)
180. Share premium account	59.376	56.497
190. Share capital	73.600	73.434
200. Treasury shares (-)	(2.045)	(2.045)
210. Minority interests (+/-)	-	-
220. Net profit (loss) for the year (+/-)	336.580	351.023
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>37.321.452</b>	<b>36.048.829</b>