



RECLASSIFIED CONSOLIDATED BALANCE SHEET

(Amounts are shows in €/thousand)	30/06/2025	31/12/2024	CHANGES	
			Absolute	%
ASSETS				
Cash and cash equivalents	727,538	893,647	-166,109	-18,59
Financial assets	1,175,610	1,197,742	-22,132	-1,85
Financial assets valued at amortized cost	9,719,825	9,364,543	355,282	3,79
- of which: loans and advances to banks	133,995	147,459	-13,464	-9,13
- of which: loans and advances to customers	7,194,348	7,066,368	127,980	1,81
- of which: other financial assets measured at amortised cost	2,391,482	2,150,716	240,766	11,19
Hedging derivatives	85	2	83	n.s.
Equity investments	40,734	40,734	0	0,00
Property, plant and equipment and intangible assets	216,302	21,925	-2,952	-1,35
Tax assets	132,348	151,907	-19,559	-12,88
Other assets	719,653	799,465	-79,812	-9,98
TOTAL ASSETS	12,732,095	12,667,294	64,801	0,51
LIABILITIES AND SHAREHOLDERS' EQUITY				
Deposits from banks	769,776	683,767	86,009	12,58
Financial liabilities held for trading	2,518	1,999	519	25,96
Direct funding	10,365,695	10,444,648	-78,953	-0,76
- of which: deposits from customers	9,277,070	9,414,237	-137,167	-1,46
- of which: debt securities in issue	1,088,625	1,017,916	70,709	6,95
- of which: financial liabilities designated at fair value	0	12,495	-12,495	-100,00
Hedging derivatives	60,327	79,531	-19,204	-24,15
Tax liabilities	562	0	562	100,00
Other liabilities	378,436	312,257	66,179	21,19
Provisions for risks and charges	37,687	38,088	-401	-1,05
Shareholders' equity	1,117,094	1,107,004	10,090	0,91
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	12,732,095	12,667,294	64,801	0,51