

CREDIT INSTITUTIONS

1st

HALF-YEARLY FINANCIAL REPORT FOR FINANCIAL YEAR

2021

REPORTING DATE

30/06/2021

I. IDENTIFICATION DATA

Registered Company Name: CAIXABANK, S.A.

Registered Address: CALLE PINTOR SOROLLA, 2-4 - VALENCIA

Tax Identification Number

A-08663619

II. SUPPLEMENT INFORMATION TO PREVIOUSLY RELEASED PERIODIC INFORMATION

Explanation of the main modifications with respect to the previously released periodic information:
(complete only in the situations indicated in Section B) of the instructions)

Translation of half-yearly financial report originally issued and prepared in Spanish. This English version is a translation of the original in Spanish for information purposes only. In the event of a discrepancy, the original Spanish-language version prevails.

III. STATEMENT(S) BY THE PERSON(S) RESPONSIBLE FOR THE INFORMATION

To the best of our knowledge, the accompanying condensed annual financial statements, which have been prepared in accordance with applicable accounting principles, give a true and fair view of the assets, liabilities, financial position and profit or loss of the issuer, or of the undertakings included in the consolidated financial statements taken as a whole, and the interim management report includes a fair review of the information required.

Comments on the above statement(s):

John Shepard Reed do not sign as he has attended online to the Council meeting.

Person(s) responsible for this information:

Name/Company Name	Office
Mr. JOSE IGNACIO GOIRIGOLZARRI TELLAECHÉ	PRESIDENT
Mr. TOMAS MUNIESA ARANTEGUI	VICEPRESIDENT
Mr. GONZALO MARÍA GORTAZAR ROTAECHE	CEO
Mr. JOHN SHEPARD REED	LEAD DIRECTOR
Mrs. MARIA EVA CASTILLO SANZ	Director
Mr. JOAQUIN AYUSO GARCIA	Director
Mr. JOSE SERNA MASIA	Director
Mrs. KORO USARRAGA UNSAIN	Director
Mrs. CRISTINA GARMENDIA MENDIZABAL	Director
Mr. EDUARDO JAVIER SANCHIZ IRAZU	Director
Mrs. TERESA SANTERO QUINTILLA	Director
Mrs. MARIA VERONICA FISAS VERGES	Director
Mr. FRANCISCO JAVIER CAMPO GARCIA	Director
Mrs. MARIA AMPARO MORALEDA MARTINEZ	Director
Mr. FERNANDO MARIA COSTA-DUARTE ULRICH	Director

In accordance with the power delegated by the board of directors, the board secretary certifies that the half-yearly financial report has been signed by the directors.

Date this half-yearly financial report was signed by the corresponding governing body: 29/07/2020

IV. SELECTED FINANCIAL INFORMATION

1. INDIVIDUAL BALANCE SHEET (1/3)

(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

ASSETS		CURRENT PERIOD 30/06/2021	PREVIOUS PERIOD 31/12/2020
1. Cash, cash balances at central banks and other demand deposits	0040	88,751,000	46,779,000
2. Total financial assets	0041	440,466,000	275,315,000
a) Financial assets held for trading	0045	17,944,000	13,449,000
Token entry: loaned or provided as collateral with right of sale or pledge	0046	201,000	691,000
b) Financial assets not designated for trading compulsory measured at fair value through profit or loss	0050	128,000	139,000
Token entry: loaned or provided as collateral with right of sale or pledge	0051	-	-
c) Financial assets designated at fair value through profit or loss	0055	-	-
Token entry: loaned or provided as collateral with right of sale or pledge	0056	-	-
d) Financial assets at fair value with changes in other comprehensive income	0060	15,689,000	17,347,000
Token entry: loaned or provided as collateral with right of sale or pledge	0061	4,654,000	3,556,000
e) Financial assets at amortised cost	0065	404,483,000	243,659,000
Token entry: loaned or provided as collateral with right of sale or pledge	0066	158,464,000	94,029,000
f) Derivatives – Hedge accountings	0070	1,148,000	532,000
g) Fair value changes of the hedged items in portfolio hedge of interest rate risk	0075	1,074,000	189,000
3. Investments in subsidiaries, joint ventures and associates		12,139,000	10,348,000
a) Group entities	0090	10,298,000	9,167,000
b) Jointly-controlled entities	0091	-	-
c) Associates	0092	1,841,000	1,181,000
4. Tangible assets	0100	6,735,000	4,582,000
a) Property, plant and equipment	0101	6,304,000	4,541,000
i) For own use	0102	6,304,000	4,541,000
ii) Leased out under an operating lease	0103	-	-
iii) Assigned to welfare projects (saving banks and credit cooperatives)	0104	-	-
b) Investment property	0105	431,000	41,000
Of which: assigned under operating leases	0106	-	-
Token entry: acquired under finance lease	0107	1,724,000	1,367,000
5. Intangible assets	0110	1,065,000	735,000
a) Goodwill	0111	221,000	323,000
b) Other intangible assets	0112	844,000	412,000
6. Tax assets	0120	18,578,000	8,382,000
a) Current tax assets	0121	1,939,000	809,000
b) Deferred tax assets	0122	16,639,000	7,573,000
7. Other assets	0130	3,284,000	3,479,000
a) Insurance contracts linked to pensions	0131	1,935,000	1,210,000
b) Inventories	0132	8,000	9,000
c) Other	0133	1,341,000	2,260,000
8. Non-current assets and disposal groups classified as held for sale	0140	1,782,000	322,000
TOTAL ASSETS	0150	572,800,000	349,942,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

1. INDIVIDUAL BALANCE SHEET (2/3)

(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

EQUITY AND LIABILITIES		CURRENT PERIOD 30/06/2021	PREVIOUS PERIOD 31/12/2020
1. Financial liabilities held for trading	0160	11,540,000	7,557,000
2. Financial liabilities designated at fair value through profit or loss	0170	-	-
<i>Token entry: subordinate liabilities</i>	0175	-	-
3. Financial liabilities at amortised cost	0180	520,083,000	314,156,000
<i>Token entry: subordinate liabilities</i>	0185	9,810,000	6,203,000
4. Derivatives – Hedge accounting	0190	331,000	174,000
5. Fair value changes of the hedged items in portfolio hedge of interest rate risk	0200	1,168,000	1,587,000
6. Provisions	0210	6,489,000	2,844,000
a) Pensions and other post-employment defined benefit obligations	0211	822,000	499,000
b) Other long-term employee benefits	0212	3,750,000	1,397,000
c) Pending legal issues and tax litigation	0213	994,000	501,000
d) Commitments and guarantees given	0214	414,000	124,000
e) Other provisions	0215	509,000	323,000
7. Tax liabilities	0220	1,565,000	679,000
a) Current tax liabilities		300,000	61,000
b) Deferred tax liabilities	0223	1,265,000	618,000
8. Share capital repayable on demand	0230	-	-
9. Other liabilities	0240	1,470,000	1,271,000
<i>Of which: fund for welfare projects (savings banks and credit cooperatives)</i>	0241	-	-
10. Liabilities included in disposal groups classified as held for sale	0250	-	-
TOTAL LIABILITIES	0260	542,646,000	328,268,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

1. INDIVIDUAL BALANCE SHEET (3/3) (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

EQUITY AND LIABILITIES (continue)

		CURRENT PERIOD 30/06/2021	PREVIOUS PERIOD 31/12/2020
CAPITAL AND RESERVES	0270	31,531,000	23,044,000
1. Capital	0280	8,061,000	5,981,000
a) Paid up capital	0281	8,061,000	5,981,000
b) Unpaid capital which has been called up	0282	-	-
Token entry: uncalled capital	0283	-	-
2. Share Premium	0290	15,268,000	12,033,000
3. Equity instruments issued other than capital	0300	-	-
a) Equity component of compound financial instruments	0301	-	-
b) Other equity instruments issued	0302	-	-
4. Other equity	0310	34,000	25,000
5. Retained earnings	0320	8,216,000	7,726,000
6. Revaluation reserves	0330	-	-
7. Other reserves	0340	(3,519,000)	(3,399,000)
8. (-) Treasury shares	0350	(19,000)	(10,000)
9. Profit or loss of the period		3,490,000	688,000
10. (-) Interim dividends	0370	-	-
ACCUMULATED OTHER COMPREHENSIVE INCOME	0380	(1,377,000)	(1,370,000)
1. Items that will not be reclassified to profit or loss	0390	(1,695,000)	(1,816,000)
a) Actuarial gains or (-) losses on defined benefit pension plans	0391	(97,000)	(43,000)
b) Non-current assets and disposal groups classified as held for sale	0392	-	-
c) Fair value changes of equity instruments measured at fair value through other comprehensive income	0394	(1,598,000)	(1,773,000)
d) Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	0393	-	-
e) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk	0395	-	-
2. Items that may be reclassified to profit or loss	0400	318,000	446,000
a) Hedge of net investments in foreign operations [effective portion]	0401	-	-
b) Foreign currency translation	0402	-	-
c) Hedging derivatives. Cash flow hedges [effective portion]	0403	3,000	73,000
d) Fair value changes of debt instruments measured at fair value through other comprehensive income	0404	315,000	373,000
e) Hedging instruments [not designated elements]	0405	-	-
f) Non-current assets and disposal groups classified as held for sale	0407	-	-
TOTAL EQUITY	0450	30,154,000	21,674,000
TOTAL EQUITY AND TOTAL LIABILITIES	0460	572,800,000	349,942,000

TOKEN ENTRY: OFF-BALANCE-SHEET EXPOSURE

1. Loan commitments given	0470	91,554,000	64,238,000
2. Guarantees given	0490	6,190,000	5,342,000
3. Contingent commitments given	0480	36,116,000	19,664,000

Comments:

IV. SELECTED FINANCIAL INFORMATION
2. INDIVIDUAL PROFIT AND LOSS ACCOUNT
(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

		PRESENT CURRENT PERIOD (2nd HALF YEAR)	PREVIOUS CURRENT PERIOD (2nd HALF YEAR)	CURRENT CUMULATIVE 30/06/2021	PREVIOUS CUMULATIVE 30/06/2020
(+) Interest income	0501			2,404,000	1,956,000
a) Financial assets at fair value through other comprehensive income	0591			94,000	128,000
b) Financial assets at amortised cost	0592			2,064,000	1,814,000
c) Other assets	0593			246,000	14,000
(-) Interest expenses	0502			(353,000)	(326,000)
(-) Remuneration of capital redeemable on demand	0503			-	-
= A) NET INTEREST INCOME	0505			2,051,000	1,630,000
(+) Dividend income	0506			419,000	286,000
(+) Fee and commission income	0508			1,436,000	1,127,000
(+) Fee and commission expenses	0509			(90,000)	(72,000)
Gains or (-) losses on the derecognition in financial assets and liabilities not measured at fair value through profit or loss account, net	0510			3,000	177,000
a) Financial assets at amortised cost	0594			3,000	114,000
b) Other financial assets and liabilities	0595			-	63,000
(+/-) Gains or (-) losses on financial assets and liabilities held for trading, net	0511			42,000	21,000
	0596			-	-
b) Reclassification of financial assets out of measured at amortised cost	0597			-	-
c) Other gains or (-) losses	0598			42,000	21,000
(+/-) Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0519			1,000	(7,000)
a) Reclassification of financial assets from fair value with changes in other comprehensive income	0599			-	-
b) Reclassification of financial assets from amortised cost	0581			-	-
c) Other gains or (-) losses	0582			1,000	(7,000)
(+/-) Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0512			-	-
(+) Gains or (-) losses from hedge accounting, net	0513			(1,000)	(1,000)
(+/-) Exchange differences (gain or (-) loss), net	0514			5,000	(39,000)
(+/-) Gains or (-) losses on the derecognition in non financial assets, net	0546			2,000	2,000
(+) Other operating income	0515			51,000	48,000
(-) Other operating expenses	0516			(340,000)	(207,000)
(+) Administrative expenses	0521			(4,011,000)	(1,709,000)
(+) a) Staff expenses	0522			(3,331,000)	(1,210,000)
(+) b) Other administrative expenses	0523			(680,000)	(499,000)
(+) Depreciation	0524			(318,000)	(274,000)
(+/-) Provisions or (-) reversal of provisions	0525			(108,000)	(115,000)
(+/-) Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	0526			(231,000)	(991,000)
(+/-) a) Financial assets at fair value through other comprehensive income	0527			(1,000)	1,000
(+/-) b) Financial assets at amortised cost	0528			(230,000)	(992,000)
= NET OPERATING INCOME	0540			(1,089,000)	(124,000)
(+/-) Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0541			(134,000)	(91,000)
(+/-) Impairment or (-) reversal of impairment on non-financial assets	0542			(9,000)	(10,000)
(+/-) a) Tangible assets	0543			(9,000)	(10,000)
(+/-) b) Intangible assets	0544			-	-
(+/-) c) Other	0545			-	-
(+) Negative goodwill recognised in profit or loss	0547			4,300,000	-
(+/-) Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0548			(18,000)	(21,000)
= D) PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	0550			3,050,000	(246,000)
(+/-) Tax expense or (-) income related to profit or loss from continuing operations	0551			440,000	111,000
= E) PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	0560			3,490,000	(135,000)
(+/-) Profit or (-) loss after tax from discontinued operations	0561			-	-
= PROFIT OR (-) LOSS	0570			3,490,000	(135,000)

EARNINGS PER SHARE		Amount (X.XX euros)	Amount (X.XX euros)	Amount (X.XX euros)	Amount (X.XX euros)
Basic	0580			0.48	(0.03)
Diluted	0590			0.48	(0.03)

Comments:

IV. SELECTED FINANCIAL INFORMATION

3. INDIVIDUAL STATEMENT OF RECOGNISED INCOME AND EXPENSE (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

		CURRENT PERIOD 30/06/2021	PREVIOUS PERIOD 30/06/2020
A) PROFIT OR LOSS FOR THE PERIOD	0600	3,490,000	(135,000)
B) OTHER COMPREHENSIVE INCOME	0610	(7,000)	(349,000)
1. Items that will not be reclassified to profit or loss	0620	121,000	(392,000)
a) Actuarial gains or (-) losses on defined benefit pension plans	0621	(78,000)	3,000
b) Non-current assets and disposal groups held for sale	0622	-	-
c) Fair value changes of equity instruments measured at fair value through other comprehensive income	0623	172,000	(394,000)
d) Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	0625	-	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	0626	-	58,000
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	0627	-	(58,000)
e) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	0629	-	-
f) Income tax relating to items that will not be reclassified	0624	27,000	(1,000)
2. Items that may be reclassified to profit or loss	0630	(128,000)	43,000
a) Hedge of net investments in foreign operations [effective portion]	0635	-	-
- Valuation gains or (-) losses taken to equity		-	-
- Transferred to profit or loss	0637	-	-
- Other reclassifications	0638	-	-
b) Foreign currency translation	0640	1,000	-
- Valuation gains or (-) losses taken to equity	0641	1,000	-
- Transferred to profit or loss	0642	-	-
- Other reclassifications	0643	-	-
c) Cash flow hedges [effective portion]	0645	(99,000)	211,000
- Valuation gains or (-) losses taken to equity	0646	(93,000)	226,000
- Transferred to profit or loss	0647	(6,000)	(15,000)
- Transferred to initial carrying amount of hedged items	0648	-	-
- Other reclassifications	0649	-	-
d) Hedging instruments [not designated elements]	0631	-	-
- Valuation gains or (-) losses taken to equity	0632	-	-
- Transferred to profit or loss	0633	-	-
- Other reclassifications	0634	-	-
e) Debt instruments at fair value through other comprehensive income	0650	(80,000)	(136,000)
- Valuation gains or (-) losses taken to equity	0651	(74,000)	(118,000)
- Transferred to profit or loss	0652	(6,000)	(18,000)
- Other reclassifications	0653	-	-
f) Non-current assets and disposal groups held for sale	0655	-	-
- Valuation gains or (-) losses taken to equity	0656	-	-
- Transferred to profit or loss	0657	-	-
- Other reclassifications	0658	-	-
g) Income tax relating to items that may be reclassified to profit or (-) loss	0660	50,000	(32,000)
C) TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	0670	3,483,000	(484,000)

Comments:

IV. SELECTED FINANCIAL INFORMATION
 4. INDIVIDUAL STATEMENT OF CHANGES IN TOTAL EQUITY
 (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS) (1/2)

Units: Thousand euros

Sources of equity changes Current period		Capital	Share premium	Equity instruments issued other than capital	Other equity	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or loss for the period	(-) Interim dividends	Accumulated other comprehensive income	Total
Opening balance [before restatement]	0700	5,981,000	12,033,000	-	25,000	7,726,000	-	(3,399,000)	(10,000)	688,000	-	(1,370,000)	21,674,000
Effects of corrections of errors	0701	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	0702	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance [current period]	0710	5,981,000	12,033,000	-	25,000	7,726,000	-	(3,399,000)	(10,000)	688,000	-	(1,370,000)	21,674,000
Total comprehensive income for the period	0720					-	-	-		3,490,000		(7,000)	3,483,000
Other changes in equity	0730	2,080,000	3,235,000	-	9,000	490,000	-	(120,000)	(9,000)	(688,000)	-	-	4,997,000
Issuance of ordinary shares	0731	2,080,000	3,235,000			-	-	-					5,315,000
Issuance of preference shares	0732	-	-	-	-	-	-	-					-
Issuance of other equity instruments	0733												-
Exercise or expiration of other equity instruments issued	0734												-
Conversion of debt to equity	0735	-	-	-	-			-					-
Capital reduction	0736	-	-					-					-
Dividends (or remuneration of partners)	0737	-	-	-	-	(216,000)		-					(216,000)
Purchase of treasury shares	0738							-	(16,000)				(16,000)
Sale or cancellation of treasury shares								-	7,000				7,000
Reclassification of financial instruments from equity to liability	0740	-	-	-	-								-
Reclassification of financial instruments from liability to equity	0741	-	-	-	9,000								9,000
Transfers among components of equity	0742					688,000		-		(688,000)			-
Equity increase or (-) decrease resulting from business combinations	0743	-	-	-	-			-					-
Share based payments	0744												-
Other increase or (-) decrease in equity	0745					18,000		(120,000)					(102,000)
Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)	0746												-
Closing balance [current period]	0750	8,061,000	15,268,000	-	34,000	8,216,000	-	(3,519,000)	(19,000)	3,490,000	-	(1,377,000)	30,154,000

4. INDIVIDUAL STATEMENT OF CHANGES IN TOTAL EQUITY
 (PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS) (2/2)

Units: Thousand euros

Sources of equity changes Previous period		Capital	Share premium	Equity instruments issued other than capital	Other equity	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or loss for the period	(-) Interim dividends	Accumulated other comprehensive income	Total
Opening balance (before restatement) [current period]	0751	5,981,000	12,033,000	-	24,000	6,049,000	-	(3,254,000)	(9,000)	2,074,000	-	(843,000)	22,055,000
Effects of corrections of errors	0752	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	0753	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance [current period]	0754	5,981,000	12,033,000	-	24,000	6,049,000	-	(3,254,000)	(9,000)	2,074,000	-	(843,000)	22,055,000
Total comprehensive income for the period	0755					-	-	-		(135,000)		(349,000)	(484,000)
Other changes in equity	0756	-	-	-	-	1,679,000	-	(67,000)	(1,000)	(2,074,000)	-	-	(463,000)
Issuance of ordinary shares	0757	-	-					-					-
Issuance of preference shares	0758	-	-	-	-			-					-
Issuance of other equity instruments	0759							-					-
Exercise or expiration of other equity instruments issued	0760							-					-
Conversion of debt to equity	0761	-	-	-	-			-					-
Capital reduction	0762	-	-					-					-
Dividends (or remuneration of partners)	0763	-	-	-	-	(418,000)		-					(418,000)
Purchase of treasury shares	0764							-	(7,000)				(7,000)
Sale or cancellation of treasury shares	0765							-	6,000				6,000
Reclassification of financial instruments from equity to liability	0766	-	-	-	-								-
Reclassification of financial instruments from liability to equity	0767	-	-	-	-								-
Transfers among components of equity	0768					2,074,000				(2,074,000)			-
Equity increase or (-) decrease resulting from business combinations	0769	-	-	-	-			-					-
Share based payments	0770	-	-										-
Other increase or (-) decrease in equity	0771					23,000		(67,000)					(44,000)
Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)	0772												-
Closing balance [current period]	0773	5,981,000	12,033,000	-	24,000	7,728,000	-	(3,321,000)	(10,000)	(135,000)	-	(1,192,000)	21,108,000

Comments:

IV. SELECTED FINANCIAL INFORMATION
5. INDIVIDUAL STATEMENT OF CASH FLOWS
(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousand euros

		CURRENT PERIOD 30/06/2021	PREVIOUS PERIOD 30/06/2020
A) CASH FLOWS USED IN OPERATING ACTIVITIES (1+2+3+4+5)	0800	31,475,000	27,610,000
1. Profit or loss for the period	0810	3,490,000	(135,000)
2. Adjustments to obtain the cash flows from operating activities	0820	(1,460,000)	1,504,000
(+) Depreciation and amortisation	0821	318,000	274,000
(+/-) Other adjustments	0822	(1,778,000)	1,230,000
3. Net increase/(decrease) in operating assets	0830	15,943,000	(26,757,000)
(+/-) Financial assets held for trading	0831	1,474,000	(1,531,000)
(+/-) Non-trading financial assets madatorily at fair value through profit or loss	0836	22,000	26,000
(+/-) Financial assets designated at fair value through profit or loss	0832	-	-
(+/-) Financial assets designated at fair value through other comprehensive income	0833	11,548,000	(2,834,000)
(+/-) Financial assets at amortised cost	0834	236,000	(23,965,000)
(+/-) Other operating assets	0835	2,663,000	1,547,000
4. Net increase/(decrease) in operating liabilities	0840	14,357,000	52,799,000
(+/-) Financial liabilities held for trading	0841	(1,623,000)	1,040,000
(+/-) Financial liabilities designated at fair value through profit or loss		-	-
(+/-) Financial liabilities at amortised cost	0843	12,725,000	51,821,000
(+/-) Other operating liabilities	0844	3,255,000	(62,000)
5. Income tax recovered/(paid)	0850	(855,000)	199,000
B) CASH FLOWS FROM INVESTING ACTIVITIES (1+2)	0860	11,525,000	(198,000)
1. Payments	0870	(544,000)	(255,000)
(-) Tangible assets	0871	(168,000)	(180,000)
(-) Intangible assets	0872	(68,000)	(51,000)
(-) Investments in subsidiaries, joint ventures and associates	0873	(3,000)	(20,000)
(-) Other business units	0874	-	-
(-) Non-current assets and liabilities classified as held for sale	0875	(305,000)	(4,000)
(-) Other payments related to investing activities	0877	-	-
2. Proceeds	0880	12,069,000	57,000
(+) Tangible assets	0881	17,000	15,000
(+) Intangible assets	0882	-	-
(+) Investments in subsidiaries, joint ventures and associates	0883	74,000	2,000
(+) Other business units	0884	-	-
(+) Non-current assets and liabilities classified as held for sale	0885	92,000	40,000
(+) Other proceeds related to investing activities	0887	11,886,000	-
C) CASH FLOWS FROM FINANCING ACTIVITIES (1+2)	0890	(1,027,000)	(1,343,000)
1. Payments	0900	(3,701,000)	(2,349,000)
(-) Dividends	0901	(216,000)	(418,000)
(-) Subordinated liabilities	0902	-	-
(-) Redemption of own equity instruments	0903	-	-
(-) Acquisition of own equity instruments	0904	(15,000)	(8,000)
(-) Other payments related to financing activities	0905	(3,470,000)	(1,923,000)
2. Proceeds	0910	2,674,000	1,006,000
(+) Subordinated liabilities	0911	2,583,000	-
(+) Issuance of own equity instruments	0912	-	-
(+) Disposal of own equity instruments	0913	7,000	6,000
(+) Other proceeds related to financing activities	0914	84,000	1,000,000
D) EFFECT OF EXCHANGE RATE DIFFERENCES	0920	1,000	-
E) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D)	0930	41,974,000	26,069,000
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	0940	46,779,000	13,898,000
G) CASH AND CASH EQUIVALENTS AT END OF THE PERIOD (E+F)	0950	88,751,000	39,967,000

COMPONENTS OF CASH AND CASH EQUIVALENTS AT END OF YEAR		CURRENT PERIOD 30/06/2021	PREVIOUS PERIOD 30/06/2020
(+) Cash	0955	2,505,000	2,025,000
(+) Cash equivalent balances at central banks	0960	85,824,000	37,867,000
(+) Other financial assets	0965	422,000	75,000
(-) Less: Bank overdrafts repayable on demand	0970	-	-
TOTAL OF CASH AND CASH EQUIVALENTS AT END OF YEAR	0980	88,751,000	39,967,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

6. CONSOLIDATED BALANCE SHEET (ADOPTED IFRS) (1/3)

Units: Thousand euros

ASSETS

		ACTUAL PERIOD 30/06/2021	PREVIOUS PERIOD 31/12/2020
1. Cash on hand, cash balances at central banks and other demand deposits	1040	94,326,000	51,611,000
2. Total Financial assets	1041	459,990,000	294,276,000
a) Financial assets held for trading	1045	11,814,000	6,357,000
<i>Token entry: loans or provided as collateral with right of sale or pledge</i>	1046	201,000	789,000
b) Financial assets not designated for trading compulsory measured at fair value through profit or loss	1050	254,000	317,000
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1051	-	-
c) Financial Asset designated at fair value through profit or loss	1055	-	-
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1056	-	-
d) Financial assets at fair value with changes in other comprehensive income	1060	17,520,000	19,309,000
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1061	4,654,000	9,167,000
e) Financial assets at amortised cost	1065	428,150,000	267,509,000
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1066	158,464,000	98,657,000
f) Derivatives - Hedge accountings	1070	1,129,000	515,000
g) Fair value changes of the hedged items in portfolio hedge of interest rate risk	1075	1,123,000	269,000
2. Investments in joint ventures and associates		4,160,000	3,443,000
a) Jointly-controlled entities	1091	42,000	42,000
b) Associates	1092	4,118,000	3,401,000
3. Insurance and reinsurance assets	1095	75,645,000	77,241,000
4. Tangible assets	1100	8,888,000	6,957,000
a) Property, plant and equipment	1101	6,785,000	4,950,000
i) For own use	1102	6,785,000	4,950,000
ii) Leased out under an operating lease	1103	-	-
iii) Assigned to welfare projects (savings banks and credit cooperatives)	1104	-	-
b) Investment property	1105	2,103,000	2,007,000
<i>Of which: leased out under an operating lease</i>	1106	-	-
<i>Token entry: acquired under finance lease</i>	1107	1,847,000	1,447,000
5. Intangible assets	1110	4,512,000	3,949,000
a) Goodwill	1111	3,051,000	3,051,000
b) Other intangible assets	1112	1,461,000	898,000
6. Tax assets	1120	21,005,000	10,626,000
a) Current tax assets	1121	1,827,000	832,000
b) Deferred tax assets	1122	19,178,000	9,794,000
7. Other assets	1130	2,682,000	2,219,000
a) Insurance contracts linked to pensions	1131	815,000	-
b) Inventories	1132	81,000	75,000
c) Other assets	1133	1,786,000	2,144,000
8. Non-current assets and disposal groups classified as held for sale	1140	2,880,000	1,198,000
TOTAL ASSETS	1150	674,088,000	451,520,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

6. CONSOLIDATED FINANCIAL SHEET (ADOPTED IFRS (2/3))

Units: Thousand euros

LIABILITIES

		ACTUAL PERIOD 30/06/2021	PREVIOUS PERIOD 31/12/2020
1. Financial liabilities held for trading	1160	5,361,000	424,000
2. Financial liabilities designated at fair value through profit or loss	1170	-	-
<i>Token entry: subordinate liabilities</i>	1175	-	-
3. Financial liabilities measured at amortised cost	1180	547,604,000	342,403,000
<i>Token entry: subordinate liabilities</i>	1185	9,829,000	6,222,000
4. Derivatives - hedge accounting	1190	372,000	237,000
5. Fair value changes of the hedged items in portfolio hedge of interest rate risk	1200	1,179,000	1,614,000
6. Insurance and reinsurance liabilities	1205	73,965,000	75,129,000
7. Provisions	1210	6,807,000	3,195,000
a) Pensions and other post-employment defined benefit obligations	1211	825,000	580,000
b) Other long-term employee benefits	1212	3,765,000	1,398,000
c) Pending legal issues and tax litigation	1213	1,075,000	556,000
d) Commitments and guarantees given	1214	486,000	193,000
e) Other provisions	1215	656,000	468,000
8. Tax liabilities		2,026,000	1,231,000
a) Current tax liabilities	1221	312,000	222,000
b) Deferred tax liabilities	1223	1,714,000	1,009,000
9. Share capital repayable on demand	1230	-	-
10. Other liabilities	1240	2,187,000	1,995,000
<i>Of which: fund for welfare projects (savings banks and credit cooperatives)</i>	1241	-	-
11. Liabilities included in disposal groups classified as held for sale	1250	16,000	14,000
TOTAL LIABILITIES	1260	639,517,000	426,242,000

Comments:

IV. SELECTED FINANCIAL INFORMATION
6. CONSOLIDATED FINANCIAL SHEET (ADOPTED IFRS) (3/3)

Units: Thousand euros

EQUITY AND LIABILITIES (continuation)

ACTUAL PERIOD	PREVIOUS PERIOD
30/06/2021	31/12/2020

CAPITAL AND RESERVES	1270	36,271,000	27,118,000
1. Capital	1280	8,061,000	5,981,000
a) Paid up capital	1281	8,061,000	5,981,000
b) Unpaid capital which has been called up	1282	-	-
Token entry: uncalled capital	1283	-	-
2. Share premium	1290	15,268,000	12,033,000
3. Equity instruments issued other than capital	1300	-	-
a) Equity component of compound financial instruments	1301	-	-
b) Other equity instruments issued	1302	-	-
4. Other equity	1310	34,000	25,000
5. Retained earnings	1320	9,626,000	8,719,000
6. Revaluation reserves	1330	-	-
7. Other reserves	1340	(880,000)	(1,009,000)
8. (-) Treasury shares	1350	(19,000)	(12,000)
9. Profit or loss attributable to owners of the parent		4,181,000	1,381,000
10. (-) Interim dividends	1370	-	-
ACCUMULATED OTHER COMPREHENSIVE INCOME	1380	(1,729,000)	(1,865,000)
1. Items that will not be reclassified to profit or loss	1390	(2,127,000)	(2,383,000)
a) Actuarial gains or (-) losses on defined benefit pension plans	1391	(465,000)	(580,000)
b) Non-current assets and disposal groups classified as held for sale	1392	1,000	-
c) Share of other recognised income and expense of investments in joint ventures and associates	1393	(73,000)	(70,000)
d) Fair value changes of equity instruments measured at fair value through other comprehensive income	1394	(1,590,000)	(1,733,000)
e) Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	1395	-	-
i) Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	1396	-	-
ii) Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	1397	-	-
f) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	1398	-	-
2. Items that may be reclassified to profit or loss	1400	398,000	518,000
a) Hedge of net investments in foreign operations (effective portion)	1401	-	-
b) Foreign currency translation	1402	(4,000)	(24,000)
c) Hedging derivatives. Cash flow hedges (effective portion)	1403	3,000	73,000
d) Fair value changes of debt instruments measured at fair value through other comprehensive income	1404	443,000	521,000
e) Hedging instruments [not designated elements]	1405	-	-
g) Non-current assets and disposal groups classified as held for sale	1407	-	-
h) Share of other recognised income and expense of investments in joint ventures and associates	1408	(44,000)	(52,000)
MINORITY INTEREST [Non-controlling interests]	1410	29,000	25,000
1. Accumulated other comprehensive income	1420	-	-
2. Other items	1430	29,000	25,000
TOTAL EQUITY	1450	34,571,000	25,278,000
TOTAL EQUITY AND LIABILITIES	1460	674,088,000	451,520,000

TOKEN ENTRY: OFF-BALANCE-SHEET EXPOSURE

1. Loan commitments given	1470	106,435,000	78,499,000
2. Guarantees given	1490	7,219,000	6,360,000
3. Contingent commitments given	1480	36,774,000	20,207,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

7. CONSOLIDATED PROFIT AND LOSS ACCOUNTS (ADOPTED IFRS)

Units: Thousand euros

		PRESENT CURRENT PERIOD (2nd HALF YEAR)	PREVIOUS CURRENT PERIOD (2nd HALF YEAR)	CURRENT CUMULATIVE 30/06/2021	PREVIOUS CUMULATIVE 30/06/2020
(+) Interest income	1501			3,741,000	3,338,000
a) Financial assets at fair value with changes in other comprehensive income	1591			886,000	945,000
b) Financial assets at amortised cost	1592			2,597,000	2,380,000
c) Others	1593			258,000	13,000
(-) Interest expense	1502			(914,000)	(913,000)
(-) Expenses on share capital repayable on demand	1503			-	-
= A) NET INTEREST INCOME	1505			2,827,000	2,425,000
(+) Dividend income	1506			152,000	94,000
(+/-) Profit (loss) of equity-accounted investees	1507			205,000	97,000
(+) Fee and commission income	1508			1,838,000	1,436,000
(-) Fee and commission expense	1509			(198,000)	(170,000)
(+/-) Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	1510			6,000	179,000
a) Financial assets at amortised cost	1594			3,000	114,000
b) Other assets and liabilities	1595			3,000	65,000
(+/-) Gains or losses on financial assets and liabilities held for trading, net	1511			59,000	38,000
b) reclassification of financial assets from amortised cost	1596			-	-
c) Other gains or (-) losses	1597			-	-
(+/-) Gains or (-) losses on financial assets not designated for trading compulsory measured at fair value through profit or loss, net	1598			59,000	38,000
a) reclassification of financial assets from fair value with changes in other comprehensive income	1519			5,000	(26,000)
b) reclassification of financial assets from amortised cost	1599			-	-
c) Other gains or (-) losses	1581			-	-
(+/-) Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	1582			5,000	(26,000)
(+/-) Gains or losses from hedge accounting, net	1512			-	-
(+/-) Exchange differences, net	1513			(2,000)	(10,000)
(+/-) Gains or (-) losses on derecognition of non-financial assets, net	1514			12,000	(39,000)
(+) Other operating income	1546			12,000	4,000
(-) Other operating expenses	1515			283,000	252,000
(+) Income from insurance and reinsurance assets	1516			(622,000)	(451,000)
(-) Expenses of insurance and reinsurance liabilities	1517			696,000	717,000
(-) Administrative expenses:	1518			(378,000)	(425,000)
a) Staff expenses	1521			(4,403,000)	(2,073,000)
b) Other administrative expenses	1522			(3,590,000)	(1,454,000)
(-) Depreciation	1523			(813,000)	(619,000)
(+/-) Provisions or reversal of provisions	1524			(315,000)	(272,000)
(+/-) Impairment or reversal of impairment of non-financial assets not measured at fair value through profit or loss	1525			(147,000)	(154,000)
(+/-) a) Financial assets at fair value through other comprehensive income	1526			(337,000)	(1,365,000)
(+/-) b) Financial assets at amortised cost	1527			(1,000)	1,000
= C) NET OPERATING INCOME	1528			(336,000)	(1,366,000)
(+/-) Impairment or reversal of impairment of investments in joint ventures and associates	1540			(307,000)	257,000
(+/-) Impairment or reversal of impairment on non-financial assets	1541			-	-
a) Property, plant and equipment	1542			(13,000)	(15,000)
b) Intangible assets	1543			(1,000)	(15,000)
c) Other	1544			-	-
(+) Negative goodwill recognised in profit or loss	1545			(12,000)	-
(+/-) Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1547			4,300,000	-
= D) PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1548			(14,000)	(38,000)
(+/-) Tax expense or income related to profit or loss from continuing operations	1550			3,966,000	204,000
= E) PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	1551			214,000	(1,000)
(+/-) Profit or loss after tax from discontinued operations	1560			4,180,000	203,000
= PROFIT OR LOSS FOR THE PERIOD	1561			1,000	-
Attributable to minority interest [non-controlling interests]	1570			4,181,000	203,000
Attributable to owners of the parent	1571			-	(2,000)
	1572			4,181,000	205,000

EARNINGS PER SHARE		Amount (X.XX EUROS)	Amount (X.XX EUROS)	Amount (X.XX EUROS)	Amount (X.XX EUROS)
Basic	1580			0.58	0.02
Diluted	1590			0.58	0.02

Comments:

IV. SELECTED FINANCIAL INFORMATION

8. CONSOLIDATED STATEMENT OF RECOGNISED INCOME AND EXPENSES (ADOPTED IFRS)

Units: Thousand euros

		PRESENT CURRENT PERIOD (2nd HALF YEAR)	PREVIOUS CURRENT PERIOD (2nd HALF YEAR)	CURRENT CUMULATIVE 30/06/2021	PREVIOUS CUMULATIVE 30/06/2020
A) PROFIT OR LOSS FOR THE PERIOD	1600			4,181,000	203,000
B) OTHER COMPREHENSIVE INCOME	1610			136,000	(503,000)
1. Items that will not be reclassified to profit or loss	1620			257,000	(451,000)
a) Actuarial gains or (-) losses on defined benefit pension plans	1621			99,000	(33,000)
b) Non-current assets and disposal groups held for sale	1622			1,000	-
c) Share of other recognised income and expense of investments in joint ventures and associates	1623			(3,000)	27,000
d) Fair value changes of equity instruments measured at fair value through other comprehensive income	1625			141,000	(453,000)
e) Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	1626			-	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	1627			-	58,000
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	1628			-	(58,000)
f) Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	1629			-	-
g) Income tax relating to items that will not be reclassified	1624			19,000	8,000
2. Items that may be reclassified to profit or loss	1630			(121,000)	(52,000)
a) Hedge of net investments in foreign operations [effective portion]	1635			-	-
- Valuation gains or losses taken to equity	1636			-	-
- Transferred to profit or loss				-	-
- Other reclassifications	1638			-	-
b) Foreign currency translation	1640			21,000	(14,000)
- Translation gains or losses taken to equity	1641			21,000	(14,000)
- Transferred to profit or loss	1642			-	-
- Other reclassifications	1643			-	-
c) Cash flow hedges [effective portion]	1645			(99,000)	203,000
- Valuation gains or losses taken to equity	1646			(93,000)	199,000
- Transferred to profit or loss	1647			(6,000)	4,000
- Transferred to initial carrying amount of hedged items	1648			-	-
- Other reclassifications	1649			-	-
d) Hedging instruments [not designated elements]	1631			-	-
- Valuation gains or losses taken to equity	1632			-	-
- Transferred to profit or loss	1633			-	-
- Other reclassifications	1634			-	-
e) Debt instruments at fair value through other comprehensive income	1650			(108,000)	(137,000)
- Valuation gains or losses taken to equity	1651			(101,000)	(79,000)
- Transferred to profit or loss	1652			(7,000)	(58,000)
- Other reclassifications	1653			-	-
f) Non-current assets and disposal groups held for sale	1655			-	-
- Valuation gains or losses taken to equity	1656			-	-
- Transferred to profit or loss	1657			-	-
- Other reclassifications	1658			-	-
associates	1659			7,000	(67,000)
h) Income tax relating to items that may be reclassified to profit or loss	1660			58,000	(37,000)
C) TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	1670			4,317,000	(300,000)
Attributable to minority interest [non-controlling interests]	1680			-	(2,000)
Attributable to owners of the parent	1690			4,317,000	(298,000)

Comments:

IV. SELECTED FINANCIAL INFORMATION

9. Consolidated statement of changes in total equity (ADAPTED IFRS) (1/2)

Units: Thousand euros

CURRENT PERIOD		Capital	Share premium	Equity instruments issued other than Capital	Other equity	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or loss for the period - Attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensive income	Non-controlling interests			Total
													Accumulated other comprehensive income	Accumulated other comprehensive income	Other items	
Opening balance (before restatement)	1700	5,981,000	12,033,000	-	25,000	8,719,000	-	(1,009,000)	(12,000)	1,381,000	-	(1,865,000)	-	-	25,000	25,278,000
Effects of corrections of errors	1701	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	1702	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance (current period)	1710	5,981,000	12,033,000	-	25,000	8,719,000	-	(1,009,000)	(12,000)	1,381,000	-	(1,865,000)	-	-	25,000	25,278,000
Total comprehensive income for the period	1720	-	-	-	-	-	-	-	-	4,181,000	-	136,000	-	-	-	4,317,000
Other changes in equity	1730	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of ordinary shares	1731	2,080,000	3,235,000	-	-	-	-	-	-	-	-	-	-	-	-	5,315,000
Issuance of preference shares	1732	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of other equity instruments	1733	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exercise or expiration of other equity instruments issued	1734	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Conversion of debt to equity	1735	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital reduction	1736	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends (or remuneration to shareholders)	1737	-	-	-	-	(216,000)	-	-	-	-	-	-	-	-	-	(216,000)
Purchase of treasury shares	1738	-	-	-	-	-	-	-	(15,000)	-	-	-	-	-	-	(15,000)
Sale or cancellation of treasury shares	-	-	-	-	-	-	-	-	8,000	-	-	-	-	-	-	8,000
Reclassification of financial instruments from equity to liability	1740	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	1741	-	-	-	10,000	-	-	-	-	-	-	-	-	-	-	10,000
Transfers among components of equity	1742	-	-	-	-	1,381,000	-	-	-	(1,381,000)	-	-	-	-	-	-
Equity increase or (-) decrease resulting from business combinations	1743	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	1744	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity	1745	-	-	-	(1,000)	(258,000)	-	129,000	-	-	-	-	-	-	4,000	(128,000)
Of which: discretionary transfer to welfare projects and funds (savings banks and credit cooperatives)	1746	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance (current period)	1750	8,061,000	15,268,000	-	34,000	9,628,000	-	(880,000)	(19,000)	4,181,000	-	(1,729,000)	-	-	29,000	34,571,000

IV. SELECTED FINANCIAL INFORMATION

9. Consolidated statement of changes in total equity (ADAPTED TO IFRS) (2/2)

Uds.: Thousands of euros

PREVIOUS PERIOD		Capital	Share premium	Equity instruments issued other than Capital	Other equity	Retained earnings	Revaluation reserves	Other reserves	(-) Treasury shares	Profit or loss for the period - Attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensive income	Non-controlling interests			Total
													Accumulated other comprehensive income	Accumulated other comprehensive income	Other items	
Opening balance (before restatement)	1761	5,981,000	12,033,000	-	24,000	7,795,000	-	(1,281,000)	(10,000)	1,705,000	-	(1,125,000)	-	-	29,000	25,151,000
Effects of corrections of errors	1762	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	1763	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance (current period)	1764	5,981,000	12,033,000	-	24,000	7,795,000	-	(1,281,000)	(10,000)	1,705,000	-	(1,125,000)	-	-	29,000	25,151,000
Total comprehensive income for the period	1755	-	-	-	-	-	-	-	-	205,000	-	(503,000)	-	-	(2,000)	(300,000)
Other changes in equity	1756	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of ordinary shares	1757	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of preference shares	1758	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issuance of other equity instruments	1759	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exercise or expiration of other equity instruments issued	1760	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Conversion of debt to equity	1761	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital reduction	1762	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends (or remuneration to shareholders)	1763	-	-	-	-	(418,000)	-	-	-	-	-	-	-	-	(2,000)	(420,000)
Purchase of treasury shares	1764	-	-	-	-	-	-	-	(8,000)	-	-	-	-	-	-	(8,000)
Sale or cancellation of treasury shares	1765	-	-	-	-	-	-	-	6,000	-	-	-	-	-	-	6,000
Reclassification of financial instruments from equity to liability	1766	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	1767	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers among components of equity	1768	-	-	-	-	1,705,000	-	-	-	(1,705,000)	-	-	-	-	-	-
Equity increase or (-) decrease resulting from business combinations	1769	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	1770	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity	1771	-	-	-	-	(394,000)	-	358,000	-	-	-	-	-	-	-	(36,000)
Of which: discretionary transfer to welfare projects and funds (savings banks and credit cooperatives)	1772	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance (current period)	1773	5,981,000	12,033,000	-	24,000	8,688,000	-	(923,000)	(12,000)	205,000	-	(1,628,000)	-	-	25,000	24,393,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

10. CONSOLIDATED STATEMENT OF RECOGNISED INCOME AND EXPENSES (INDIRECT METHOD) (ADOPTED IFRS)

Units: Thousand euros

		ACTUAL PERIOD 30/06/2021	PREVIOUS PERIOD 30/06/2020
A) CASH FLOWS USED IN OPERATING ACTIVITIES (1+2+3+4+5)	1800	30,441,000	32,163,000
1. Consolidated profit or (loss) for the period	1810	4,181,000	203,000
2. Adjustments to obtain the cash flows from operating activities	1820	(1,516,000)	2,090,000
(+) Depreciation and amortisation	1821	315,000	272,000
(+/-) Other adjustments	1822	(1,831,000)	1,818,000
3. Net increase/(decrease) in operating assets	1830	8,026,000	(27,190,000)
(+/-) Financial assets held for trading	1831	513,000	(404,000)
(+/-) Non-trading financial assets madatorily at fair value through profit or loss	1832	77,000	46,000
(+/-) Financial assets designated at fair value through profit or loss	1836	-	-
(+/-) Financial assets designated at fair value through other comprehensive income	1833	11,629,000	(2,898,000)
(+/-) Financial assets at amortised cost	1834	(2,232,000)	(26,166,000)
(+/-) Other operating assets	1835	(1,961,000)	2,232,000
4. Net increase/(decrease) in operating liabilities	1840	20,607,000	56,862,000
(+/-) Financial liabilities held for trading	1841	(669,000)	(147,000)
(+/-) Financial liabilities designated at fair value through profit or loss	1842	-	-
(+/-) Financial liabilities at amortised cost		19,801,000	58,117,000
(+/-) Other operating liabilities	1844	1,475,000	(1,108,000)
5. Income tax recovered/(paid)	1850	(857,000)	198,000
B) CASH FLOWS FROM INVESTING ACTIVITIES (1+2)	1860	12,397,000	(108,000)
1. Payments	1870	(327,000)	(382,000)
(-) Tangible assets	1871	(188,000)	(221,000)
(-) Intangible assets	1872	(112,000)	(123,000)
(-) Investments in joint ventures and associates	1873	(1,000)	-
(-) Investments in subsidiaries and other business units	1874	-	-
(-) Non-current assets held for sale and associated liabilities	1875	(26,000)	(38,000)
(-) Other payments related to investing activities	1877	-	-
2. Proceeds	1880	12,724,000	274,000
(+) Tangible assets	1881	118,000	98,000
(+) Intangible assets	1882	-	27,000
(+) Investments in joint ventures and associates	1883	124,000	-
(+) Investments in subsidiaries and other business units	1884	-	-
(+) Non-current assets held for sale and associated liabilities	1885	392,000	149,000
(+) Other proceeds related to investing activities	1887	12,090,000	-
C) CASH FLOWS FROM FINANCING ACTIVITIES (1+2)	1890	(124,000)	(2,861,000)
1. Payments	1900	(3,714,000)	(3,867,000)
(-) Dividends	1901	(216,000)	(418,000)
(-) Subordinated liabilities	1902	-	-
(-) Redemption of own equity instruments	1903	-	-
(-) Acquisition of own equity instruments	1904	(15,000)	(8,000)
(-) Other payments related to financing activities	1905	(3,483,000)	(3,441,000)
2. Proceeds	1910	3,590,000	1,006,000
(+) Subordinated liabilities	1911	2,582,000	-
(+) Issuance of own equity instruments	1912	-	-
(+) Disposal of own equity instruments	1913	8,000	6,000
(+) Other proceeds related to financing activities	1914	1,000,000	1,000,000
D) EFFECT OF EXCHANGE RATE DIFFERENCES	1920	1,000	-
E) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D)	1930	42,715,000	29,194,000
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	1940	51,611,000	15,110,000
G) CASH AND CASH EQUIVALENTS AT END OF THE PERIOD (E+F)	1950	94,326,000	44,304,000

COMPONENTS OF CASH AND CASH EQUIVALENTS AT END OF THE PERIOD

		ACTUAL PERIOD 30/06/2021	PREVIOUS PERIOD 30/06/2020
(+) Cash	1955	2,739,000	2,253,000
(+) Cash equivalents at central banks	1960	90,715,000	41,673,000
(+) Other financial assets	1965	872,000	378,000
(-) Less: Bank overdrafts refundable on demand	1970	-	-
TOTAL OF CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	1980	94,326,000	44,304,000
Of which: in power of group entities but not available for the group	1990	-	-

Comments:

IV. SELECTED FINANCIAL INFORMATION

11. DIVIDENDS PAID

		CURRENT PERIOD			PREVIOUS PERIOD		
		Euros per share (X.XX)	Amount (thousand euros)	Number of shares to be delivered	Euros per share (X.XX)	Amount (thousand euros)	Number of shares to be delivered
Ordinary shares	2158	0.03	216,000		0.07	418,000	
Other shares (non-voting shares, redeemable shares, etc.)	2159						
Total dividends paid	2160	0.03	216,000		0.07	418,000	
a) Dividends charged to profit and loss	2155	0.03	216,000		0.07	418,000	
b) Dividends charged to reserves or share premium	2156						
c) Dividends in kind	2157						
d) Flexible payment	2154						

Comments:

IV. SELECTED FINANCIAL INFORMATION

12. BREAKDOWN OF FINANCIAL INSTRUMENTS BY NATURE AND CATEGORY (1/2)

Units: Thousand euros

FINANCIAL ASSETS: NATURE / CATEGORY		CURRENT PERIOD				
		Financial assets held for trading	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Financial assets at fair value through other comprehensive income	Financial assets at amortised cost
Derivatives	2470	17,156,000				
Equity instruments	2480	175,000	51,000	-	1,167,000	
Debt securities	2490	613,000	-	-	14,522,000	60,206,000
Loans and advances	2500	-	77,000	-	-	344,277,000
Central banks	2501	-	-	-	-	22,000
Credit institutions	2502	-	-	-	-	7,641,000
Customers	2503	-	77,000	-	-	336,614,000
(INDIVIDUAL) TOTAL	2510	17,944,000	128,000	-	15,689,000	404,483,000
Derivatives	2520	10,954,000				
Equity instruments	2530	244,000	172,000	-	1,608,000	
Debt securities	2540	616,000	5,000	-	15,912,000	65,315,000
Loans and advances	2550	-	77,000	-	-	362,835,000
Central banks	2551	-	-	-	-	26,000
Credit institutions	2552	-	-	-	-	7,677,000
Customers	2553	-	77,000	-	-	355,132,000
	2560	11,814,000	254,000	-	17,520,000	428,150,000

FINANCIAL LIABILITIES: NATURE / CATEGORY		CURRENT PERIOD		
		Financial liabilities held for trading	Financial liabilities designated at fair value through profit or loss	Financial liabilities at amortised cost
Derivatives	2570	11,393,000		
Short positions	2580	147,000		
Deposits	2590	-	-	458,686,000
Central banks	2591	-	-	76,458,000
Credit institutions	2592	-	-	14,843,000
Customers	2593	-	-	367,385,000
Debt securities issued	2600	-	-	49,724,000
Other financial liabilities	2610	-	-	11,673,000
(INDIVIDUAL) TOTAL	2620	11,540,000	-	520,083,000
Derivatives	2630	5,214,000		
Short positions	2640	147,000		
Deposits	2650	-	-	482,070,000
Central banks	2651	-	-	81,271,000
Credit institutions	2652	-	-	16,194,000
Customers	2653	-	-	384,605,000
Debt securities issued	2660	-	-	53,089,000
Other financial liabilities	2670	-	-	12,445,000
(CONSOLIDATED) TOTAL	2680	5,361,000	-	547,604,000

Comments:

IV. SELECTED FINANCIAL INFORMATION
12. BREAKDOWN OF FINANCIAL INSTRUMENTS BY NATURE AND CATEGORY (2/2)

Units: Thousand euros

FINANCIAL ASSETS: NATURE / CATEGORY		PREVIOUS PERIOD				
		Financial assets held for trading	Non-trading financial assets mandatorily at fair value through profit or loss	Financial assets designated at fair value through profit or loss	Financial assets at fair value through other comprehensive income	Financial assets at amortised cost
Derivatives	5470	12,459,000				
Equity instruments	5480	195,000	54,000	-	899,000	
Debt securities	5490	795,000	-	-	16,448,000	19,970,000
Loans and advances	5500	-	85,000	-	-	223,689,000
Central banks	5501	-	-	-	-	-
Credit institutions	5502	-	-	-	-	5,386,000
Customers	5503	-	85,000	-	-	218,303,000
(INDIVIDUAL) TOTAL	5510	13,449,000	139,000	-	17,347,000	243,659,000
Derivatives	5520	5,301,000				
Equity instruments	5530	255,000	180,000	-	1,414,000	-
Debt securities	5540	801,000	52,000	-	17,895,000	24,670,000
Loans and advances	5550	-	85,000	-	-	242,839,000
Central banks	5551	-	-	-	-	4,000
Credit institutions	5552	-	-	-	-	5,847,000
Customers	5553	-	85,000	-	-	236,988,000
	5560	6,357,000	317,000	-	19,309,000	267,509,000

FINANCIAL LIABILITIES: NATURE / CATEGORY		PREVIOUS PERIOD		
		Financial liabilities held for trading	Financial liabilities designated at fair value through profit or loss	Financial liabilities at amortised cost
Derivatives	5570	7,285,000		
Short positions	5580	272,000		
Deposits	5590	-	-	276,072,000
Central banks	5591	-	-	45,695,000
Credit institutions	5592	-	-	3,735,000
Customers	5593	-	-	226,642,000
Debt securities issued	5600	-	-	32,781,000
Other financial liabilities	5610	-	-	5,303,000
(INDIVIDUAL) TOTAL	5620	7,557,000	-	314,156,000
Derivatives	5630	151,000		
Short positions	5640	273,000		
Deposits	5650	-	-	300,523,000
Central banks	5651	-	-	50,090,000
Credit institutions	5652	-	-	5,266,000
Customers	5653	-	-	245,167,000
Debt securities issued	5660	-	-	35,813,000
Other financial liabilities	5670	-	-	6,067,000
(CONSOLIDATED) TOTAL	5680	424,000	-	342,403,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

13. SEGMENT REPORTING

Units: Thousand euros

GEOGRAPHIC AREA		DISTRIBUTION OF INTEREST INCOME BY GEOGRAPHIC AREA			
		Individual		Consolidated	
		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
Domestic market	2210	2,367,000	1,923,000	3,457,000	3,072,000
International Market:	2215	37,000	33,000	284,000	266,000
a) European Union	2216	34,000	30,000	281,000	263,000
a.1) Euro zone	2217	19,000	9,000	266,000	242,000
a.2.) Non Euro zone	2218	15,000	21,000	15,000	21,000
b) Other	2219	3,000	3,000	3,000	3,000
TOTAL	2220	2,404,000	1,956,000	3,741,000	3,338,000

Comments:

SEGMENTS		CONSOLIDATED			
		Ordinary income		Profit / (loss)	
		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
Banking and Insurance business	2221	6,387,000	5,722,000	3,877,000	106,000
Investments business	2222	220,000	91,000	210,000	54,000
BPI	2223	427,000	375,000	94,000	45,000
TOTAL of the segments to inform	2235	7,034,000	6,188,000	4,181,000	205,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

14. AVERAGE WORKFORCE AND NUMBER OF OFFICE

		INDIVIDUAL		CONSOLIDATED	
		Current period	Previous period	Current period	Previous period
AVERAGE WORKFORCE	2295	37,683	27,500	45,890	35,673
Men	2296	16,752	12,317	20,630	16,225
Women	2297	20,931	15,183	25,260	19,448

		CURRENT PERIOD	PREVIOUS PERIOD
NUMBER OF OFFICE	2298	6,167	4,215
Spain	2299	5,775	3,786
Foreign	2300	392	429

Comments:

IV. SELECTED FINANCIAL INFORMATION

15. BOARD OF DIRECTORS AND MANAGERS REMUNERATION

MEMBERS OF THE BOARD OF DIRECTORS:

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Type of remuneration:			
Attendance fees	2310	1,500	1,672
Salaries	2311	1,269	778
Variable remuneration in cash	2312	536	-
Share based payments	2313	-	-
Indemnities	2314	-	-
long-term savings systems	2315	255	261
Other	2316	534	561
Total	2320	4,094	3,272

DIRECTORS

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Total remuneration paid to directors	2335	7,562	5,208

Comments:

The total of remunerations does not include those perceived for representation of the Company in Boards of Directors of listed companies and others with representation out of the consolidated group. This remuneration in the case of Advisers ascends to EUR 65 thousands in 2021 (EUR 121 thousands in 2020) and in the case of Managers ascends to EUR 77 thousands 2021 (EUR 61 thousands in 2020).

IV. SELECTED FINANCIAL INFORMATION						
Units: Percentage						
Units: Thousand euros						
RELATED-PARTY TRANSACTIONS		CURRENT PERIOD				
		Significant shareholders	Directors and managing directors	Group employees, companies and entities	Other related parties	Total
EXPENSES AND REVENUES						
CAPITAL RATIOS	2340					
Eligible Common Equity Tier 1 capital (thousand euros)	2341					
Eligible Additional Tier 1 capital (thousand euros)	2342					
Eligible Tier 2 capital (thousand euros)	2343					
Risks (thousand euros)	2344					
Common Equity Tier 1 capital ratio (CET 1)	2345					
Tier 1 capital ratio (Tier 1)	2346					
Total capital ratio	2347					
9) Other expenses	2348					
EXPENSES (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8 + 9)	2350					
10) Finance income	2351					
11) Management and cooperation contracts	2352					
12) R&D transfers and licence agreements	2353					
13) Dividends received	2354					
14) Leases	2355					
15) Provision of services						
16) Sale of goods (finished or in progress)	2357					
17) Gains on retirement or disposal of assets	2358					
18) Other revenue	2359					
REVENUE (10 + 11 + 12 + 13 + 14 + 15 + 16 + 17 + 18)	2360					

OTHER TRANSACTIONS		CURRENT PERIOD				
		Significant shareholders	Board of Directors and senior executives	Associates and Jointly-controlled entities	Other related parties	Total
Purchase of property, plant and equipment, intangible assets and other assets	2371					
Financing agreements: loans and capital contributions (lender)	2372					
Finance lease arrangements (lessor)	2373					
Repayment or cancellation of loans and lease arrangements (lessor)	2377					
Sale of property, plant and equipment, intangible assets and other assets	2374					
Financing agreements: loans and capital contributions (borrower)	2375					
Finance lease arrangements (lessee)	2376					
Repayment or cancellation of loans and lease arrangements (lessee)	2378					
Collateral and guarantees given	2381					
Collateral and guarantees received	2382					
Commitments assumed	2383					
Commitment/Guarantees cancelled	2384					
Dividends and other earnings distributed	2386					
Other transactions	2385					

IV. SELECTED FINANCIAL INFORMATION					
16. RELATED-PARTY TRANSACTIONS (2/2)					
Units: Thousand euros					

RELATED-PARTY TRANSACTIONS		PREVIOUS PERIOD				
		Significant shareholders	Directors and managing directors	Group employees, companies and entities	Other related parties	Total
EXPENSES AND REVENUES						
1) Finance costs	2340					
2) Management and cooperation contracts	2341					
3) R&D transfers and licence agreements	2342					
4) Leases	2343					
5) Receipt of services	2344					
6) Purchase of goods (finished or in progress)	2345					
7) Allowance for bad and doubtful debts	2346					
8) Losses on retirement or disposal of assets	2347					
9) Other expenses	2348					
EXPENSES (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8 + 9)	2350					
10) Finance income	2351					
11) Management and cooperation contracts	2352					
12) R&D transfers and licence agreements	2353					
13) Dividends received	2354					
14) Leases	2355					
15) Provision of services	2356					
16) Sale of goods (finished or in progress)	2357					
17) Gains on retirement or disposal of assets	2358					
18) Other revenue	2359					
REVENUE (10 + 11 + 12 + 13 + 14 + 15 + 16 + 17 + 18)	2360					

OTHER TRANSACTIONS		PREVIOUS PERIOD				
		Significant shareholders	Board of Directors and senior executives	Associates and Jointly-controlled entities	Other related parties	Total
Purchase of property, plant and equipment, intangible assets and other assets	2371					
Financing agreements: loans and capital contributions (lender)	2372					
Finance lease arrangements (lessor)	2373					
Repayment or cancellation of loans and lease arrangements (lessor)	2377					
Sale of property, plant and equipment, intangible assets and other assets	2374					
Financing agreements: loans and capital contributions (borrower)	2375					
Finance lease arrangements (lessee)	2376					
Repayment or cancellation of loans and lease arrangements (lessee)	2378					
Collateral and guarantees given	2381					
Collateral and guarantees received	2382					
Commitments assumed	2383					
Commitment/Guarantees cancelled	2384					
Dividends and other earnings distributed	2386					
Other transactions	2385					

IV. SELECTED FINANCIAL INFORMATION

17. SOLVENCY INFORMATION

Units: Percentage

CAPITAL RATIOS		CURRENT PERIOD	PREVIOUS PERIOD
Eligible Common Equity Tier 1 capital (thousand euros)	7010	28,392,000	19,654,000
Eligible Additional Tier 1 capital (thousand euros)	7020	4,237,000	2,984,000
Eligible Tier 2 capital (thousand euros)	7021	5,863,000	3,407,000
Risks (thousand euros)	7030	220,660,000	144,073,000
Common Equity Tier 1 capital ratio (CET 1)	7110	12.87%	13.64%
Tier 1 capital ratio (Tier 1)	7121	14.79%	15.71%
Total capital ratio	7140	17.44%	18.08%

LEVERAGE RATIO		CURRENT PERIOD	PREVIOUS PERIOD
Tier 1 capital (thousand euros) (a)	7050	32,629,000	22,638,000
Exposure (thousand euros) (b)	7060	639,977,000	403,659,000
Leverage ratio (a)/(b)	7070	5.10%	5.61%

Comments:

IV. SELECTED FINANCIAL INFORMATION

18. CREDIT QUALITY OF THE PORTFOLIO OF LOANS AND RECEIVABLES

Units: Thousand euros

GROSS AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7500	316,062,000	214,275,000
Normal risk under special monitoring	7502	34,359,000	20,066,000
Non-performing risk	7503	13,310,000	8,256,000
Total gross amount	7505	363,731,000	242,597,000

IMPAIRMENT LOSSES		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7510	(1,220,000)	(920,000)
Normal risk under special monitoring	7512	(1,877,000)	(1,064,000)
Non-performing risk	7513	(5,502,000)	(3,625,000)
Total asset impairment losses	7515	(8,599,000)	(5,609,000)
Impairment loss calculated collectively	7520	(7,142,000)	(4,587,000)
Impairment loss calculated individually	7530	(1,456,000)	(1,022,000)

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7540	314,842,000	213,355,000
Normal risk under special monitoring	7542	32,482,000	19,002,000
Non-performing risk	7543	7,808,000	4,631,000
Total carrying amount	7545	355,132,000	236,988,000

GUARANTEES RECEIVED		CURRENT PERIOD	PREVIOUS PERIOD
Value of collateral	7550	422,235,000	311,967,000
Of which: guarantees risks under special monitoring	7551	31,033,000	25,846,000
Of which: guarantees non-performing risk	7553	20,676,000	9,761,000
Value of other guarantees	7554	-	-
Of which: guarantees risks under special monitoring	7555	-	-
Of which: guarantees non-performing risk	7557	-	-
Total value of guarantees received	7558	422,235,000	311,967,000

FINANCIAL GUARANTEES GIVEN		CURRENT PERIOD	PREVIOUS PERIOD
Loan commitments given	7560	106,435,000	78,499,000
Of which: classified as normal under special monitoring	7561	4,212,000	2,772,000
Of which: classified as non-performing risk	7562	611,000	327,000
Amount recognised under liabilities in Balance Sheet	7563	94,000	59,000
Financial guarantees given	7565	7,219,000	6,360,000
Of which: classified as normal under special monitoring	7566	306,000	294,000
Of which: classified as non-performing risk	7567	191,000	164,000
Amount recognised under liabilities in Balance Sheet	7568	99,000	80,000
Other commitments given	7570	36,774,000	20,207,000
Of which: classified as normal under special monitoring	7571	2,229,000	553,000
Of which: classified as non-performing risk	7572	493,000	168,000
Amount recognised under liabilities in Balance Sheet	7573	293,000	54,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

19. REAL ESTATE EXPOSURE

Units: Thousand euros

Real estate credit risk exposure - Spain

		CURRENT PERIOD	PREVIOUS PERIOD
GROSS AMOUNT			
Financing for real estate construction and development (including land)	9000	6,236,000	5,467,000
Of which: non-performing risks	9001	473,000	380,000

		CURRENT PERIOD	PREVIOUS PERIOD
IMPAIRMENT LOSSES			
Financing for real estate construction and development (including land)	9015	(290,000)	(234,000)
Of which: non-performing risks	9016	(179,000)	(142,000)

		CURRENT PERIOD	PREVIOUS PERIOD
CARRYING AMOUNT			
Total carrying amount of financing for real estate construction and development (including land)	9025	5,946,000	5,233,000
Of which: non-performing risks	9026	294,000	238,000
Total carrying amount of financing granted to customers in Spain	9030	303,448,000	193,667,000

		CURRENT PERIOD	PREVIOUS PERIOD
GUARANTEES RECEIVED			
Value of collateral	9050	13,209,000	12,454,000
Of which: guarantees non-performing risks	9053	746,000	738,000
Value of other guarantees		-	-
Of which: guarantees non-performing risks	9057	-	-
Total value of guarantees received	9058	13,209,000	12,454,000

		CURRENT PERIOD	PREVIOUS PERIOD
FINANCIAL GUARANTEES			
Financial guarantees given relating to real estate construction and development	9060	126,000	105,000
Amount recognised under liabilities	9061	-	-

Foreclosed assets and assets received as payment for debts - Spain

		CURRENT PERIOD	PREVIOUS PERIOD
GROSS AMOUNT			
Foreclosed property and property received as payment for debts	9070	6,057,000	3,959,000
Of which: land	9071	235,000	107,000
Investments in real estate entities	9072	-	-
Total gross amount	9075	6,057,000	3,959,000

		CURRENT PERIOD	PREVIOUS PERIOD
IMPAIRMENT LOSSES			
Foreclosed property and property received as payment for debts	9080	(1,784,000)	(1,183,000)
Of which: land	9081	(116,000)	(44,000)
Investments in real estate entities	9082	-	-
Total asset impairment losses	9085	(1,784,000)	(1,183,000)

		CURRENT PERIOD	PREVIOUS PERIOD
CARRYING AMOUNT			
Foreclosed property and property received as payment for debts	9090	4,273,000	2,776,000
Of which: land	9091	119,000	63,000
Investments in real estate entities	9092	-	-
Total carrying amount	9095	4,273,000	2,776,000

Comments: