

CREDIT INSTITUTIONS

1st

HALF-YEARLY FINANCIAL REPORT FOR FINANCIAL YEAR

2022

REPORTING DATE

30/06/2022

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):

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: 28/07/2022

IV. SELECTED FINANCIAL INFORMATION

1. INDIVIDUAL BALANCE SHEET (1/3)

(PREPARED USING PREVAILING NATIONAL ACCOUNTING STANDARDS)

Units: Thousands euros

ASSETS

		CURRENT PERIOD 30/06/2022	PREVIOUS PERIOD 31/12/2021
1. Cash, cash balances at central banks and other demand deposits	0040	116,287,000	96,845,000
2. Total financial assets	0041	448,249,000	433,467,000
a) Financial assets held for trading	0045	14,972,000	17,971,000
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	0046	244,000	45,000
b) Financial assets not designated for trading compulsory measured at fair value through profit or loss	0050	102,000	121,000
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	0051	-	-
c) Financial assets designated at fair value through profit or loss	0055	-	-
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	0056	-	-
d) Financial assets at fair value with changes in other comprehensive income	0060	15,661,000	14,665,000
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	0061	11,749,000	4,819,000
e) Financial assets at amortised cost	0065	417,236,000	398,774,000
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	0066	30,960,000	8,097,000
f) Derivatives – Hedge accountings	0070	445,000	1,018,000
g) Fair value changes of the hedged items in portfolio hedge of interest rate risk	0075	(167,000)	918,000
3. Investments in subsidiaries, joint ventures and associates	0080	9,824,000	9,668,000
a) Group entities	0090	9,764,000	9,594,000
b) Jointly-controlled entities	0091	-	-
c) Associates	0092	60,000	74,000
4. Tangible assets	0100	5,668,000	5,955,000
a) Property, plant and equipment	0101	5,619,000	5,914,000
i) For own use	0102	5,619,000	5,914,000
ii) Leased out under an operating lease	0103	-	-
iii) Assigned to welfare projects (saving banks and credit cooperatives)	0104	-	-
b) Investment property	0105	49,000	41,000
<i>Of which: assigned under operating leases</i>	0106	49,000	41,000
<i>Token entry: acquired under finance lease</i>	0107	1,519,000	1,697,000
5. Intangible assets	0110	753,000	797,000
a) Goodwill	0111	18,000	118,000
b) Other intangible assets	0112	735,000	679,000
6. Tax assets	0120	17,716,000	17,976,000
a) Current tax assets	0121	1,890,000	2,016,000
b) Deferred tax assets	0122	15,826,000	15,960,000
7. Other assets	0130	4,594,000	4,606,000
a) Insurance contracts linked to pensions	0131	2,538,000	2,985,000
b) Inventories	0132	6,000	7,000
c) Other	0133	2,050,000	1,614,000
8. Non-current assets and disposal groups classified as held for sale	0140	881,000	1,599,000
TOTAL ASSETS	0150	603,972,000	570,913,000

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 30/06/2022	PREVIOUS PERIOD 31/12/2021
1. Financial liabilities held for trading	0160	10,764,000	12,153,000
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	556,860,000	517,751,000
<i>Token entry: subordinate liabilities</i>	0185	9,287,000	10,255,000
4. Derivatives – Hedge accounting	0190	1,538,000	928,000
5. Fair value changes of the hedged items in portfolio hedge of interest rate risk	0200	(3,296,000)	668,000
6. Provisions	0210	5,344,000	6,158,000
a) Pensions and other post-employment defined benefit obligations	0211	631,000	804,000
b) Other long-term employee benefits	0212	2,921,000	3,407,000
c) Pending legal issues and tax litigation	0213	990,000	1,065,000
d) Commitments and guarantees given	0214	385,000	395,000
e) Other provisions	0215	417,000	487,000
7. Tax liabilities	0220	1,054,000	1,167,000
a) Current tax liabilities	0221	67,000	16,000
b) Deferred tax liabilities	0223	987,000	1,151,000
8. Share capital repayable on demand	0230	-	-
9. Other liabilities	0240	2,076,000	1,508,000
<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	574,340,000	540,333,000

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 30/06/2022	PREVIOUS PERIOD 31/12/2021
CAPITAL AND RESERVES	0270	31,395,000	31,956,000
1. Capital	0280	8,061,000	8,061,000
a) Paid up capital	0281	8,061,000	8,061,000
b) Unpaid capital which has been called up	0282	-	-
<i>Token entry: uncalled capital</i>	0283	-	-
2. Share Premium	0290	15,268,000	15,268,000
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	35,000	39,000
5. Retained earnings	0320	11,090,000	8,051,000
6. Revaluation reserves	0330	-	-
7. Other reserves	0340	(3,812,000)	(3,660,000)
8. (-) Treasury shares	0350	(663,000)	(18,000)
9. Profit or loss of the period	0360	1,416,000	4,215,000
10. (-) Interim dividends	0370	-	-
ACCUMULATED OTHER COMPREHENSIVE INCOME	0380	(1,763,000)	(1,376,000)
1. Items that will not be reclassified to profit or loss	0390	(1,381,000)	(1,546,000)
a) Actuarial gains or (-) losses on defined benefit pension plans	0391	(48,000)	(53,000)
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	(1,333,000)	(1,493,000)
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	(382,000)	170,000
a) Hedge of net investments in foreign operations [effective portion]	0401	-	-
b) Foreign currency translation	0402	1,000	-
c) Hedging derivatives. Cash flow hedges [effective portion]	0403	(323,000)	(94,000)
d) Fair value changes of debt instruments measured at fair value through other comprehensive income	0404	(60,000)	264,000
e) Hedging instruments [not designated elements]	0405	-	-
f) Non-current assets and disposal groups classified as held for sale	0407	-	-
TOTAL EQUITY	0450	29,632,000	30,580,000
TOTAL EQUITY AND TOTAL LIABILITIES	0460	603,972,000	570,913,000

TOKEN ENTRY: OFF-BALANCE-SHEET EXPOSURE

1. Loan commitments given	0470	81,504,000	79,531,000
2. Guarantees given	0490	10,848,000	8,960,000
3. Contingent commitments given	0480	31,351,000	32,136,000

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 30/06/2022	PREVIOUS CUMULATIVE 30/06/2021
(+) Interest income	0501			2,799,000	2,404,000
a) Financial assets at fair value through other comprehensive income	0591			156,000	94,000
b) Financial assets at amortised cost	0592			2,423,000	2,064,000
c) Other assets	0593			220,000	246,000
(-) Interest expenses	0502			(489,000)	(353,000)
(-) Remuneration of capital redeemable on demand	0503			-	-
= A) NET INTEREST INCOME	0505			2,310,000	2,051,000
(+) Dividend income	0506			928,000	419,000
(+) Fee and commission income	0508			1,742,000	1,436,000
(+) Fee and commission expenses	0509			(99,000)	(90,000)
Gains or (-) losses on the derecognition in financial assets and liabilities not measured at fair value through profit or loss account, net	0510			(28,000)	3,000
a) Financial assets at amortised cost	0594			-	3,000
b) Other financial assets and liabilities	0595			(28,000)	-
(+/-) Gains or (-) losses on financial assets and liabilities held for trading, net	0511			(3,000)	42,000
	0596			-	-
b) Reclassification of financial assets out of measured at amortised cost	0597			-	-
c) Other gains or (-) losses	0598			(3,000)	42,000
(+/-) Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0519			(3,000)	1,000
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			(3,000)	1,000
(+/-) 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			5,000	(1,000)
(+/-) Exchange differences (gain or (-) loss), net	0514			205,000	5,000
(+/-) Gains or (-) losses on the derecognition in non financial assets, net	0546			10,000	2,000
(+) Other operating income	0515			65,000	51,000
(-) Other operating expenses	0516			(353,000)	(340,000)
(+) Administrative expenses	0521			(2,236,000)	(4,011,000)
(+) a) Staff expenses	0522			(1,572,000)	(3,331,000)
(+) b) Other administrative expenses	0523			(664,000)	(680,000)
(+) Depreciation	0524			(349,000)	(318,000)
(+/-) Provisions or (-) reversal of provisions	0525			(48,000)	(108,000)
(+/-) Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	0526			(348,000)	(231,000)
(+/-) a) Financial assets at fair value through other comprehensive income	0527			1,000	(1,000)
(+/-) b) Financial assets at amortised cost	0528			(349,000)	(230,000)
= NET OPERATING INCOME	0540			1,798,000	(1,089,000)
(+/-) Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0541			(53,000)	(134,000)
(+/-) Impairment or (-) reversal of impairment on non-financial assets	0542			(42,000)	(9,000)
(+/-) a) Tangible assets	0543			(42,000)	(9,000)
(+/-) 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			(19,000)	(18,000)
= D) PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	0550			1,684,000	3,050,000
(+/-) Tax expense or (-) income related to profit or loss from continuing operations	0551			(268,000)	440,000
= E) PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	0560			1,416,000	3,490,000
(+/-) Profit or (-) loss after tax from discontinued operations	0561			-	-
= PROFIT OR (-) LOSS	0570			1,416,000	3,490,000

EARNINGS PER SHARE		Amount (X.XX euros)	Amount (X.XX euros)	Amount (X.XX euros)	Amount (X.XX euros)
Basic	0580			0.16	0.48
Diluted	0590			0.16	0.48

Comments:

IV. SELECTED FINANCIAL INFORMATION

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

Units: Thousands euros

		CURRENT PERIOD 30/06/2022	PREVIOUS PERIOD 30/06/2021
A) PROFIT OR LOSS FOR THE PERIOD	0600	1,416,000	3,490,000
B) OTHER COMPREHENSIVE INCOME	0610	(388,000)	(7,000)
1. Items that will not be reclassified to profit or loss	0620	165,000	121,000
a) Actuarial gains or (-) losses on defined benefit pension plans	0621	7,000	(78,000)
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	160,000	172,000
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	89,000	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	0627	(89,000)	-
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	(2,000)	27,000
2. Items that may be reclassified to profit or loss	0630	(553,000)	(128,000)
a) Hedge of net investments in foreign operations [effective portion]	0635	-	-
- Valuation gains or (-) losses taken to equity	0636	-	-
- Transferred to profit or loss	0637	-	-
- Other reclassifications	0638	-	-
b) Foreign currency translation	0640	1,000	1,000
- Valuation gains or (-) losses taken to equity	0641	1,000	1,000
- Transferred to profit or loss	0642	-	-
- Other reclassifications	0643	-	-
c) Cash flow hedges [effective portion]	0645	(328,000)	(99,000)
- Valuation gains or (-) losses taken to equity	0646	(331,000)	(93,000)
- Transferred to profit or loss	0647	3,000	(6,000)
- 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	(451,000)	(80,000)
- Valuation gains or (-) losses taken to equity	0651	(421,000)	(74,000)
- Transferred to profit or loss	0652	(30,000)	(6,000)
- 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	225,000	50,000
C) TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	0670	1,028,000	3,483,000

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	8,061,000	15,268,000		39,000	8,051,000	-	(3,660,000)	(18,000)	4,215,000	-	(1,376,000)	30,580,000
Effects of corrections of errors	0701	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	0702	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance [current period]	0710	8,061,000	15,268,000	-	39,000	8,051,000	-	(3,660,000)	(18,000)	4,215,000	-	(1,376,000)	30,580,000
Total comprehensive income for the period	0720						-			1,416,000		(388,000)	1,028,000
Other changes in equity	0730	-	-	-	(4,000)	3,039,000	-	(152,000)	(645,000)	(4,215,000)	-	1,000	(1,976,000)
Issuance of ordinary shares	0731	-	-				-						-
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	-	-	-		(1,178,000)	-						(1,178,000)
Purchase of treasury shares	0738	-	-				-		(658,000)				(658,000)
Sale or cancellation of treasury shares	0739	-	-				-		14,000				14,000
Reclassification of financial instruments from equity to liability	0740	-	-	-									-
Reclassification of financial instruments from liability to equity	0741	-	-	-									-
Transfers among components of equity	0742	-	-	-		4,215,000	-			(4,215,000)	-		-
Equity increase or (-) decrease resulting from business combinations	0743	-	-				-						-
Share based payments	0744	-	-	-			-						-
Other increase or (-) decrease in equity Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)	0745 0746	-	-	-	(4,000)	2,000	-	(152,000)	(1,000)	-	-	1,000	(154,000)
Closing balance [current period]	0750	8,061,000	15,268,000	-	35,000	11,090,000	-	(3,812,000)	(663,000)	1,416,000	-	(1,763,000)	29,632,000

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	-	25,000	7,726,000	-	(3,399,000)	(10,000)	688,000	-	(1,370,000)	21,674,000
Effects of corrections of errors	0752	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	0753	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance [current period]	0754	5,981,000	12,033,000	-	25,000	7,726,000	-	(3,399,000)	(10,000)	688,000	-	(1,370,000)	21,674,000
Total comprehensive income for the period	0755						-			3,490,000		(7,000)	3,483,000
Other changes in equity	0756	2,080,000	3,235,000	-	9,000	490,000	-	(120,000)	(9,000)	(688,000)	-		4,997,000
Issuance of ordinary shares	0757	2,080,000	3,235,000				-						5,315,000
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	-	-	-		(216,000)	-						(216,000)
Purchase of treasury shares	0764	-	-				-		(16,000)				(16,000)
Sale or cancellation of treasury shares	0765	-	-				-		7,000				7,000
Reclassification of financial instruments from equity to liability	0766	-	-	-									-
Reclassification of financial instruments from liability to equity	0767	-	-	-	9,000								9,000
Transfers among components of equity	0768	-	-	-		688,000	-			(688,000)	-		-
Equity increase or (-) decrease resulting from business combinations	0769	-	-	-			-						-
Share based payments	0770	-	-	-			-						-
Other increase or (-) decrease in equity Of which: discretionary provision to welfare funds (only saving banks and credit cooperatives)	0771 0772	-	-	-		18,000	-	(120,000)		-	-		(102,000)
Closing balance [current period]	0773	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

Comments:

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

Units: Thousand euros

		CURRENT PERIOD 30/06/2022	PREVIOUS PERIOD 30/06/2021
A) CASH FLOWS USED IN OPERATING ACTIVITIES (1+2+3+4+5)	0800	22,237,000	31,475,000
1. Profit or loss for the period	0810	1,416,000	3,490,000
2. Adjustments to obtain the cash flows from operating activities	0820	837,000	(1,460,000)
(+) Depreciation and amortisation	0821	349,000	318,000
(+/-) Other adjustments	0822	488,000	(1,778,000)
3. Net increase/(decrease) in operating assets	0830	(15,156,000)	15,943,000
(+/-) Financial assets held for trading	0831	2,999,000	1,474,000
(+/-) Non-trading financial assets madatorily at fair value through profit or loss	0836	19,000	22,000
(+/-) Financial assets designated at fair value through profit or loss	0832	-	-
(+/-) Financial assets designated at fair value through other comprehensive income	0833	(1,302,000)	11,548,000
(+/-) Financial assets at amortised cost	0834	(18,865,000)	236,000
(+/-) Other operating assets	0835	1,993,000	2,663,000
4. Net increase/(decrease) in operating liabilities	0840	35,039,000	14,357,000
(+/-) Financial liabilities held for trading	0841	(1,389,000)	(1,623,000)
(+/-) Financial liabilities designated at fair value through profit or loss	0842	-	-
(+/-) Financial liabilities at amortised cost	0843	40,748,000	12,725,000
(+/-) Other operating liabilities	0844	(4,320,000)	3,255,000
5. Income tax recovered/(paid)	0850	101,000	(855,000)
B) CASH FLOWS FROM INVESTING ACTIVITIES (1+2)	0860	455,000	11,525,000
1. Payments	0870	(276,000)	(544,000)
(-) Tangible assets	0871	(169,000)	(168,000)
(-) Intangible assets	0872	(106,000)	(68,000)
(-) Investments in subsidiaries, joint ventures and associates	0873	-	(3,000)
(-) Other business units	0874	-	-
(-) Non-current assets and liabilities classified as held for sale	0875	(1,000)	(305,000)
(-) Other payments related to investing activities	0877	-	-
2. Proceeds	0880	731,000	12,069,000
(+) Tangible assets	0881	54,000	17,000
(+) Intangible assets	0882	-	-
(+) Investments in subsidiaries, joint ventures and associates	0883	8,000	74,000
(+) Other business units	0884	-	-
(+) Non-current assets and liabilities classified as held for sale	0885	669,000	92,000
(+) Other proceeds related to investing activities	0887	-	11,886,000
C) CASH FLOWS FROM FINANCING ACTIVITIES (1+2)	0890	(3,251,000)	(1,027,000)
1. Payments	0900	(5,889,000)	(3,701,000)
(-) Dividends	0901	(1,178,000)	(216,000)
(-) Subordinated liabilities	0902	(1,010,000)	-
(-) Redemption of own equity instruments	0903	-	-
(-) Acquisition of own equity instruments	0904	(658,000)	(15,000)
(-) Other payments related to financing activities	0905	(3,043,000)	(3,470,000)
2. Proceeds	0910	2,638,000	2,674,000
(+) Subordinated liabilities	0911	1,624,000	2,583,000
(+) Issuance of own equity instruments	0912	-	-
(+) Disposal of own equity instruments	0913	14,000	7,000
(+) Other proceeds related to financing activities	0914	1,000,000	84,000
D) EFFECT OF EXCHANGE RATE DIFFERENCES	0920	2,000	1,000
E) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D)	0930	19,443,000	41,974,000
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	0940	96,845,000	46,779,000
G) CASH AND CASH EQUIVALENTS AT END OF THE PERIOD (E+F)	0950	116,287,000	88,751,000

COMPONENTS OF CASH AND CASH EQUIVALENTS AT END OF YEAR		CURRENT PERIOD 30/06/2022	PREVIOUS PERIOD 30/06/2021
(+) Cash	0955	2,326,000	2,505,000
(+) Cash equivalent balances at central banks	0960	113,434,000	85,824,000
(+) Other financial assets	0965	527,000	422,000
(-) Less: Bank overdrafts repayable on demand	0970	-	-
TOTAL OF CASH AND CASH EQUIVALENTS AT END OF YEAR	0980	116,287,000	88,751,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

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

Units: Thousand euros

ASSETS

		ACTUAL PERIOD 30/06/2022	PREVIOUS PERIOD 31/12/2021
1. Cash on hand, cash balances at central banks and other demand deposits	1040	124,193,000	104,216,000
2. Total Financial assets	1041	467,131,000	450,153,000
a) Financial assets held for trading	1045	8,488,000	10,925,000
<i>Token entry: loans or provided as collateral with right of sale or pledge</i>	1046	244,000	45,000
b) Financial assets not designated for trading compulsory measured at fair value through profit or loss	1050	192,000	237,000
<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	17,359,000	16,403,000
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1061	11,749,000	4,819,000
e) Financial assets at amortised cost	1065	440,837,000	420,599,000
<i>Token entry: loaned or provided as collateral with right of sale or pledge</i>	1066	30,960,000	8,097,000
f) Derivatives - Hedge accountings	1070	488,000	1,038,000
g) Fair value changes of the hedged items in portfolio hedge of interest rate risk	1075	(233,000)	951,000
2. Investments in joint ventures and associates	1080	2,479,000	2,534,000
a) Jointly-controlled entities	1091	42,000	44,000
b) Associates	1092	2,437,000	2,490,000
3. Insurance and reinsurance assets	1095	71,819,000	83,464,000
4. Tangible assets	1100	7,738,000	8,263,000
a) Property, plant and equipment	1101	6,047,000	6,398,000
i) For own use	1102	6,047,000	6,398,000
ii) Leased out under an operating lease	1103	-	-
iii) Assigned to welfare projects (savings banks and credit cooperatives)	1104	-	-
b) Investment property	1105	1,691,000	1,865,000
<i>Of which: leased out under an operating lease</i>	1106	1,470,000	1,586,000
<i>Token entry: acquired under finance lease</i>	1107	1,645,000	1,829,000
5. Intangible assets	1110	4,958,000	4,933,000
a) Goodwill	1111	3,455,000	3,455,000
b) Other intangible assets	1112	1,503,000	1,478,000
6. Tax assets	1120	20,224,000	21,298,000
a) Current tax assets	1121	1,691,000	1,805,000
b) Deferred tax assets	1122	18,533,000	19,493,000
7. Other assets	1130	3,068,000	2,137,000
a) Insurance contracts linked to pensions	1131	-	-
b) Inventories	1132	120,000	96,000
c) Other assets	1133	2,948,000	2,041,000
8. Non-current assets and disposal groups classified as held for sale	1140	2,895,000	3,038,000
TOTAL ASSETS	1150	704,505,000	680,036,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

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

Units: Thousand euros

LIABILITIES

		ACTUAL PERIOD	PREVIOUS PERIOD
		30/06/2022	31/12/2021
1. Financial liabilities held for trading	1160	4,272,000	5,118,000
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	587,479,000	547,025,000
<i>Token entry: subordinate liabilities</i>	1185	9,172,000	10,255,000
4. Derivatives - hedge accounting	1190	1,545,000	960,000
5. Fair value changes of the hedged items in portfolio hedge of interest rate risk	1200	(3,359,000)	670,000
6. Insurance and reinsurance liabilities	1205	69,292,000	79,834,000
7. Provisions	1210	5,731,000	6,535,000
a) Pensions and other post-employment defined benefit obligations	1211	633,000	806,000
b) Other long-term employee benefits	1212	2,959,000	3,452,000
c) Pending legal issues and tax litigation	1213	1,126,000	1,167,000
d) Commitments and guarantees given	1214	436,000	461,000
e) Other provisions	1215	577,000	649,000
8. Tax liabilities	1220	1,603,000	2,337,000
a) Current tax liabilities	1221	293,000	189,000
b) Deferred tax liabilities	1223	1,310,000	2,148,000
9. Share capital repayable on demand	1230	-	-
10. Other liabilities	1240	3,078,000	2,115,000
<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	21,000	17,000
TOTAL LIABILITIES	1260	669,662,000	644,611,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

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

Units: Thousand euros

EQUITY AND LIABILITIES (continuation)

		ACTUAL PERIOD 30/06/2022	PREVIOUS PERIOD 31/12/2021
CAPITAL AND RESERVES	1270	36,608,000	37,013,000
1. Capital	1280	8,061,000	8,061,000
a) Paid up capital	1281	8,061,000	8,061,000
b) Unpaid capital which has been called up	1282	-	-
Token entry: uncalled capital	1283	-	-
2. Share premium	1290	15,268,000	15,268,000
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	35,000	39,000
5. Retained earnings	1320	13,398,000	9,781,000
6. Revaluation reserves	1330	-	-
7. Other reserves	1340	(1,063,000)	(1,343,000)
8. (-) Treasury shares	1350	(664,000)	(19,000)
9. Profit or loss attributable to owners of the parent	1360	1,573,000	5,226,000
10. (-) Interim dividends	1370	-	-
ACCUMULATED OTHER COMPREHENSIVE INCOME	1380	(1,796,000)	(1,619,000)
1. Items that will not be reclassified to profit or loss	1390	(1,276,000)	(1,896,000)
a) Actuarial gains or (-) losses on defined benefit pension plans	1391	(32,000)	(473,000)
b) Non-current assets and disposal groups classified as held for sale	1392	-	-
c) Share of other recognised income and expense of investments in joint ventures and associates	1393	-	1,000
d) Fair value changes of equity instruments measured at fair value through other comprehensive income	1394	(1,244,000)	(1,424,000)
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	89,000	(12,000)
ii) Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	1397	(89,000)	12,000
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	(520,000)	277,000
a) Hedge of net investments in foreign operations (effective portion)	1401	-	-
b) Foreign currency translation	1402	20,000	5,000
c) Hedging derivatives. Cash flow hedges (effective portion)	1403	(322,000)	(94,000)
d) Fair value changes of debt instruments measured at fair value through other comprehensive income	1404	(203,000)	337,000
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	(15,000)	29,000
MINORITY INTEREST [Non-controlling interests]	1410	31,000	31,000
1. Accumulated other comprehensive income	1420	-	-
2. Other items	1430	31,000	31,000
TOTAL EQUITY	1450	34,843,000	35,425,000
TOTAL EQUITY AND LIABILITIES	1460	704,505,000	680,036,000

TOKEN ENTRY: OFF-BALANCE-SHEET EXPOSURE

1. Loan commitments given	1470	106,418,000	101,919,000
2. Guarantees given	1490	10,629,000	8,835,000
3. Contingent commitments given	1480	33,144,000	33,663,000

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 30/06/2022	PREVIOUS CUMULATIVE 30/06/2021
(+) Interest income	1501			4,208,000	3,741,000
a) Financial assets at fair value with changes in other comprehensive income	1591			969,000	886,000
b) Financial assets at amortised cost	1592			2,993,000	2,597,000
c) Others	1593			246,000	258,000
(-) Interest expense	1502			(1,052,000)	(914,000)
(-) Expenses on share capital repayable on demand	1503			-	-
= A) NET INTEREST INCOME	1505			3,156,000	2,827,000
(+) Dividend income	1506			131,000	152,000
(+/-) Profit (loss) of equity-accounted investees	1507			112,000	205,000
(+) Fee and commission income	1508			2,188,000	1,838,000
(-) Fee and commission expense	1509			(194,000)	(198,000)
Gains or losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	1510			(3,000)	6,000
a) Financial assets at amortised cost	1594			-	3,000
b) Other assets and liabilities	1595			(3,000)	3,000
(+/-) Gains or losses on financial assets and liabilities held for trading, net	1511			11,000	59,000
	1596			-	-
b) reclassification of financial assets from amortised cost	1597			-	-
c) Other gains or (-) losses	1598			11,000	59,000
(+/-) Gains or (-) losses on financial assets not designated for trading compulsory measured at fair value through profit or loss, net	1519			(3,000)	5,000
a) reclassification of financial assets from fair value with changes in other comprehensive income	1599			-	-
b) reclassification of financial assets from amortised cost	1581			-	-
c) Other gains or (-) losses	1582			(3,000)	5,000
(+/-) Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	1512			-	-
(+/-) Gains or losses from hedge accounting, net	1513			10,000	(2,000)
(+/-) Exchange differences, net	1514			232,000	12,000
(+/-) Gains or (-) losses on derecognition of non-financial assets, net	1546			19,000	12,000
(+) Other operating income	1515			316,000	283,000
(-) Other operating expenses	1516			(711,000)	(622,000)
(+) Income from insurance and reinsurance assets	1517			738,000	696,000
(-) Expenses of insurance and reinsurance liabilities	1518			(328,000)	(378,000)
(-) Administrative expenses:	1521			(2,641,000)	(4,403,000)
(-) a) Staff expenses	1522			(1,807,000)	(3,590,000)
(-) b) Other administrative expenses	1523			(834,000)	(813,000)
(-) Depreciation	1524			(394,000)	(315,000)
(+/-) Provisions or reversal of provisions	1525			(91,000)	(147,000)
(+/-) Impairment or reversal of impairment of non-financial assets not measured at fair value through profit or loss	1526			(374,000)	(337,000)
(+/-) a) Financial assets at fair value through other comprehensive income	1527			1,000	(1,000)
(+/-) b) Financial assets at amortised cost	1528			(375,000)	(336,000)
= C) NET OPERATING INCOME	1540			2,174,000	(307,000)
(+/-) Impairment or reversal of impairment of investments in joint ventures and associates	1541			-	-
(+/-) Impairment or reversal of impairment on non-financial assets	1542			(66,000)	(13,000)
(+/-) a) Property, plant and equipment	1543			(64,000)	(1,000)
(+/-) b) Intangible assets	1544			-	-
(+/-) c) Other	1545			(2,000)	(12,000)
(+) Negative goodwill recognised in profit or loss	1547			-	4,300,000
(+/-) Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1548			12,000	(14,000)
= D) PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1550			2,120,000	3,966,000
(+/-) Tax expense or income related to profit or loss from continuing operations	1551			(546,000)	214,000
= E) PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	1560			1,574,000	4,180,000
(+/-) Profit or loss after tax from discontinued operations	1561			1,000	1,000
= PROFIT OR LOSS FOR THE PERIOD	1570			1,575,000	4,181,000
Attributable to minority interest [non-controlling interests]	1571			2,000	-
Attributable to owners of the parent	1572			1,573,000	4,181,000

EARNINGS PER SHARE		Amount (X.XX EUROS)	Amount (X.XX EUROS)	Amount (X.XX EUROS)	Amount (X.XX EUROS)
Basic	1580			0.18	0.58
Diluted	1590			0.18	0.58

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 30/06/2022	PREVIOUS CUMULATIVE 30/06/2021
A) PROFIT OR LOSS FOR THE PERIOD	1600			1,575,000	4,181,000
B) OTHER COMPREHENSIVE INCOME	1610			(177,000)	136,000
1. Items that will not be reclassified to profit or loss	1620			620,000	257,000
a) Actuarial gains or (-) losses on defined benefit pension plans	1621			490,000	99,000
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			(1,000)	(3,000)
d) Fair value changes of equity instruments measured at fair value through other comprehensive income	1625			180,000	141,000
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			89,000	-
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	1628			(89,000)	-
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			(49,000)	19,000
2. Items that may be reclassified to profit or loss	1630			(797,000)	(121,000)
a) Hedge of net investments in foreign operations [effective portion]	1635			-	-
- Valuation gains or losses taken to equity	1636			-	-
- Transferred to profit or loss	1637			-	-
- Other reclassifications	1638			-	-
b) Foreign currency translation	1640			16,000	21,000
- Translation gains or losses taken to equity	1641			16,000	21,000
- Transferred to profit or loss	1642			-	-
- Other reclassifications	1643			-	-
c) Cash flow hedges [effective portion]	1645			(325,000)	(99,000)
- Valuation gains or losses taken to equity	1646			(318,000)	(93,000)
- Transferred to profit or loss	1647			(7,000)	(6,000)
- 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			(749,000)	(108,000)
- Valuation gains or losses taken to equity	1651			(768,000)	(101,000)
- Transferred to profit or loss	1652			19,000	(7,000)
- 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			(43,000)	7,000
h) Income tax relating to items that may be reclassified to profit or loss	1660			304,000	58,000
C) TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	1670			1,398,000	4,317,000
Attributable to minority interest [non-controlling interests]	1680			2,000	-
Attributable to owners of the parent	1690			1,396,000	4,317,000

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	Other items	
Opening balance (Before restatement)	1700	8.061.000	15.268.000	-	39.000	9.781.000	-	(1.343.000)	(19.000)	5.226.000	-	(1.619.000)	-	31.000	35.425.000
Effects of corrections of errors	1701	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	1702	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance (Current period)	1710	8.061.000	15.268.000	-	39.000	9.781.000	-	(1.343.000)	(19.000)	5.226.000	-	(1.619.000)	-	31.000	35.425.000
Total comprehensive income for the period	1720	-	-	-	-	-	-	-	-	1.573.000	-	(177.000)	-	2.000	1.398.000
Other changes in equity	1730	-	-	-	(4.000)	3.617.000	-	280.000	(645.000)	(5.226.000)	-	-	-	(2.000)	(1.980.000)
Issuance of ordinary shares	1731	-	-	-	-	(1.178.000)	-	-	-	-	-	-	-	(2.000)	(1.180.000)
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	-	-	-	-	-	-	-	(659.000)	-	-	-	-	-	(659.000)
Purchase of treasury shares	1738	-	-	-	-	-	-	-	14.000	-	-	-	-	-	14.000
Sale or cancellation of treasury shares	1739	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from equity to liability	1740	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	1741	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers among components of equity	1742	-	-	-	-	5.226.000	-	-	-	(5.226.000)	-	-	-	-	-
Equity increase or (-) decrease resulting from business combinations	1743	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	1744	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity Of which: discretionary transfer to welfare projects and funds (savings banks and credit cooperatives)	1745	-	-	-	(4.000)	(431.000)	-	280.000	-	-	-	-	-	-	(155.000)
	1746	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance (Current period)	1750	8.061.000	15.268.000	-	35.000	13.398.000	-	(1.063.000)	(664.000)	1.573.000	-	(1.796.000)	-	31.000	34.843.000

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	Other items	
Opening balance (Before restatement)	1751	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	1752	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting policies	1753	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance (Current period)	1754	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	1755	-	-	-	-	-	-	-	-	4.181.000	-	136.000	-	-	4.317.000
Other changes in equity	1756	2.080.000	3.235.000	-	9.000	907.000	-	129.000	(7.000)	(1.381.000)	-	-	-	4.000	4.976.000
Issuance of ordinary shares	1757	2.080.000	3.235.000	-	-	-	-	-	-	-	-	-	-	-	5.315.000
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	-	-	-	-	(216.000)	-	-	-	-	-	-	-	-	(216.000)
Purchase of treasury shares	1764	-	-	-	-	-	-	-	(15.000)	-	-	-	-	-	(15.000)
Sale or cancellation of treasury shares	1765	-	-	-	-	-	-	-	8.000	-	-	-	-	-	8.000
Reclassification of financial instruments from equity to liability	1766	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclassification of financial instruments from liability to equity	1767	-	-	-	10.000	-	-	-	-	-	-	-	-	-	10.000
Transfers among components of equity	1768	-	-	-	-	1.381.000	-	-	-	(1.381.000)	-	-	-	-	-
Equity increase or (-) decrease resulting from business combinations	1769	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	1770	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other increase or (-) decrease in equity Of which: discretionary transfer to welfare projects and funds (savings banks and credit cooperatives)	1771	-	-	-	(1.000)	(258.000)	-	129.000	-	-	-	-	-	4.000	(126.000)
	1772	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance (Current period)	1773	8.061.000	15.268.000	-	34.000	9.626.000	-	(880.000)	(19.000)	4.181.000	-	(1.729.000)	-	29.000	34.571.000

Comments:

IV. SELECTED FINANCIAL INFORMATION

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

Units: Thousand euros

		ACTUAL PERIOD 30/06/2022	PREVIOUS PERIOD 30/06/2021
A) CASH FLOWS USED IN OPERATING ACTIVITIES (1+2+3+4+5)	1800	22,934,000	30,441,000
1. Consolidated profit or (loss) for the period	1810	1,575,000	4,181,000
2. Adjustments to obtain the cash flows from operating activities	1820	320,000	(1,516,000)
(+) Depreciation and amortisation	1821	394,000	315,000
(+/-) Other adjustments	1822	(74,000)	(1,831,000)
3. Net increase/(decrease) in operating assets	1830	(15,052,000)	8,026,000
(+/-) Financial assets held for trading	1831	2,437,000	513,000
(+/-) Non-trading financial assets madatorily at fair value through profit or loss	1832	45,000	77,000
(+/-) Financial assets designated at fair value through profit or loss	1836	-	-
(+/-) Financial assets designated at fair value through other comprehensive income	1833	(1,492,000)	11,629,000
(+/-) Financial assets at amortised cost	1834	(20,750,000)	(2,232,000)
(+/-) Other operating assets	1835	4,708,000	(1,961,000)
4. Net increase/(decrease) in operating liabilities	1840	35,990,000	20,607,000
(+/-) Financial liabilities held for trading	1841	(846,000)	(669,000)
(+/-) Financial liabilities designated at fair value through profit or loss	1842	-	-
(+/-) Financial liabilities at amortised cost	1843	41,999,000	19,801,000
(+/-) Other operating liabilities	1844	(5,163,000)	1,475,000
5. Income tax recovered/(paid)	1850	101,000	(857,000)
B) CASH FLOWS FROM INVESTING ACTIVITIES (1+2)	1860	289,000	12,397,000
1. Payments	1870	(451,000)	(327,000)
(-) Tangible assets	1871	(197,000)	(188,000)
(-) Intangible assets	1872	(141,000)	(112,000)
(-) 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	(113,000)	(26,000)
(-) Other payments related to investing activities	1877	-	-
2. Proceeds	1880	740,000	12,724,000
(+) Tangible assets	1881	7,000	118,000
(+) Intangible assets	1882	1,000	-
(+) Investments in joint ventures and associates	1883	82,000	124,000
(+) Investments in subsidiaries and other business units	1884	-	-
(+) Non-current assets held for sale and associated liabilities	1885	650,000	392,000
(+) Other proceeds related to investing activities	1887	-	12,090,000
C) CASH FLOWS FROM FINANCING ACTIVITIES (1+2)	1890	(3,248,000)	(124,000)
1. Payments	1900	(5,886,000)	(3,714,000)
(-) Dividends	1901	(1,178,000)	(216,000)
(-) Subordinated liabilities	1902	(1,010,000)	-
(-) Redemption of own equity instruments	1903	-	-
(-) Acquisition of own equity instruments	1904	(659,000)	(15,000)
(-) Other payments related to financing activities	1905	(3,039,000)	(3,483,000)
2. Proceeds	1910	2,638,000	3,590,000
(+) Subordinated liabilities	1911	1,624,000	2,582,000
(+) Issuance of own equity instruments	1912	-	-
(+) Disposal of own equity instruments	1913	14,000	8,000
(+) Other proceeds related to financing activities	1914	1,000,000	1,000,000
D) EFFECT OF EXCHANGE RATE DIFFERENCES	1920	2,000	1,000
E) NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C+D)	1930	19,977,000	42,715,000
F) CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	1940	104,216,000	51,611,000
G) CASH AND CASH EQUIVALENTS AT END OF THE PERIOD (E+F)	1950	124,193,000	94,326,000

COMPONENTS OF CASH AND CASH EQUIVALENTS AT END OF THE PERIOD

		ACTUAL PERIOD 30/06/2022	PREVIOUS PERIOD 30/06/2021
(+) Cash	1955	2,598,000	2,739,000
(+) Cash equivalents at central banks	1960	119,619,000	90,715,000
(+) Other financial assets	1965	1,976,000	872,000
(-) Less: Bank overdrafts refundable on demand	1970	-	-
TOTAL OF CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	1980	124,193,000	94,326,000
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	0.15	1,179,000		0.03	216,000	
Other shares (non-voting shares, redeemable shares, etc.)	2159						
Total dividends paid	2160	0.15	1,179,000		0.03	216,000	
a) Dividends charged to profit and loss	2155	0.15	1,179,000		0.03	216,000	
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	13,993,000	-	-	-	-
Equity instruments	2480	177,000	49,000	-	1,391,000	-
Debt securities	2490	802,000	-	-	14,270,000	71,057,000
Loans and advances	2500	-	53,000	-	-	346,179,000
Central banks	2501	-	-	-	-	58,000
Credit institutions	2502	-	-	-	-	9,763,000
Customers	2503	-	53,000	-	-	336,358,000
(INDIVIDUAL) TOTAL	2510	14,972,000	102,000	-	15,661,000	417,236,000
Derivatives	2520	-	-	-	-	-
Equity instruments	2530	7,502,000	-	-	-	-
Debt securities	2540	179,000	132,000	-	1,920,000	-
Loans and advances	2550	807,000	6,000	-	15,439,000	76,219,000
Central banks	2551	-	54,000	-	-	364,618,000
Credit institutions	2552	-	-	-	-	80,000
Customers	2553	-	-	-	-	9,094,000
(CONSOLIDATED) TOTAL	2560	-	54,000	-	-	355,444,000

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	10,481,000	-	-
Short positions	2580	283,000	-	-
Deposits	2590	-	-	499,656,000
Central banks	2591	-	-	76,101,000
Credit institutions	2592	-	-	15,899,000
Customers	2593	-	-	407,656,000
Debt securities issued	2600	-	-	49,234,000
Other financial liabilities	2610	-	-	7,970,000
(INDIVIDUAL) TOTAL	2620	10,764,000	-	556,860,000
Derivatives	2630	-	-	-
Short positions	2640	3,989,000	-	-
Deposits	2650	283,000	-	-
Central banks	2651	-	-	526,540,000
Credit institutions	2652	-	-	80,865,000
Customers	2653	-	-	17,271,000
Debt securities issued	2660	-	-	428,404,000
Other financial liabilities	2670	-	-	52,061,000
(CONSOLIDATED) TOTAL	2680	-	-	8,878,000

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	17,371,000				
Equity instruments	5480	186,000	54,000	-	1,144,000	
Debt securities	5490	414,000	-	-	13,521,000	63,239,000
Loans and advances	5500	-	67,000	-	-	335,535,000
Central banks	5501	-	-	-	-	59,000
Credit institutions	5502	-	-	-	-	8,251,000
Customers	5503	-	67,000	-	-	327,225,000
(INDIVIDUAL) TOTAL	5510	17,971,000	121,000	-	14,665,000	398,774,000
Derivatives	5520	10,319,000				
Equity instruments	5530	187,000	165,000	-	1,646,000	-
Debt securities	5540	419,000	5,000	-	14,757,000	68,206,000
Loans and advances	5550	-	67,000	-	-	352,393,000
Central banks	5551	-	-	-	-	63,000
Credit institutions	5552	-	-	-	-	7,806,000
Customers	5553	-	67,000	-	-	344,524,000
(CONSOLIDATED) TOTAL	5560	10,925,000	237,000	-	16,403,000	420,599,000

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	11,873,000		
Short positions	5580	280,000		
Deposits	5590	-	-	460,903,000
Central banks	5591	-	-	75,623,000
Credit institutions	5592	-	-	12,255,000
Customers	5593	-	-	373,025,000
Debt securities issued	5600	-	-	50,624,000
Other financial liabilities	5610	-	-	6,224,000
(INDIVIDUAL) TOTAL	5620	12,153,000	-	517,751,000
Derivatives	5630	4,838,000		
Short positions	5640	280,000		
Deposits	5650	-	-	486,529,000
Central banks	5651	-	-	80,447,000
Credit institutions	5652	-	-	13,603,000
Customers	5653	-	-	392,479,000
Debt securities issued	5660	-	-	53,684,000
Other financial liabilities	5670	-	-	6,812,000
(CONSOLIDATED) TOTAL	5680	5,118,000	-	547,025,000

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	2,717,000	2,367,000	3,856,000	3,457,000
International Market:	2215	82,000	37,000	352,000	284,000
a) European Union	2216	79,000	34,000	349,000	281,000
a.1) Euro zone	2217	33,000	19,000	303,000	266,000
a.2.) Non Euro zone	2218	46,000	15,000	46,000	15,000
b) Other	2219	3,000	3,000	3,000	3,000
TOTAL	2220	2,799,000	2,404,000	4,208,000	3,741,000

Comments:

SEGMENTS		CONSOLIDATED			
		Ordinary income		Profit / (loss)	
		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
Banking and Insurance business	2221	7,175,000	6,384,000	1,323,000	3,895,000
BPI	2222	471,000	429,000	124,000	95,000
Corporate centre	2223	178,000	234,000	126,000	191,000
TOTAL of the segments to inform	2235	7,824,000	7,047,000	1,573,000	4,181,000

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	37,443	37,683	45,884	45,890
Men	2296	16,053	16,752	20,052	20,630
Women	2297	21,390	20,931	25,832	25,260

		CURRENT PERIOD	PREVIOUS PERIOD
NUMBER OF OFFICE	2298	4,551	5,325
Spain	2299	4,206	4,970
Foreign	2300	345	355

Comments:

IV. SELECTED FINANCIAL INFORMATION

15. BOARD OF DIRECTORS AND MANAGERS REMUNERATION

MEMBERS OF THE BOARD OF DIRECTORS:

Type of remuneration:		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Attendance fees	2310	1,366	1,500
Salaries	2311	1,772	1,269
Variable remuneration in cash	2312	614	536
Share based payments	2313	-	-
Indemnities	2314	-	-
long-term savings systems	2315	257	255
Other	2316	800	721
Total	2320	4,809	4,281

DIRECTORS

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Total remuneration paid to directors	2335	6,791	7,562

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 14 thousands in 2022 (EUR 65 thousands in 2021) and in the case of Managers ascends to EUR 73 thousands 2022 (EUR 77 thousands in 2021).

IV. SELECTED FINANCIAL INFORMATION

17. SOLVENCY INFORMATION

Units: Percentage

CAPITAL RATIOS		CURRENT PERIOD	PREVIOUS PERIOD
Eligible Common Equity Tier 1 capital (thousand euros)	7010	26,815,000	28,337,000
Eligible Additional Tier 1 capital (thousand euros)	7020	4,236,000	4,985,000
Eligible Tier 2 capital (thousand euros)	7021	4,693,000	5,192,000
Risks (thousand euros)	7030	215,521,000	215,651,000
Common Equity Tier 1 capital ratio (CET 1)	7110	12.44%	13.14%
Tier 1 capital ratio (Tier 1)	7121	14.41%	15.45%
Total capital ratio	7140	16.58%	17.86%

LEVERAGE RATIO		CURRENT PERIOD	PREVIOUS PERIOD
Tier 1 capital (thousand euros) (a)	7050	31,051,000	33,322,000
Exposure (thousand euros) (b)	7060	667,986,000	631,351,000
Leverage ratio (a)/(b)	7070	4.65%	5.28%

Comments:

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	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		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

18. CREDIT QUALITY OF THE PORTFOLIO OF LOANS AND RECEIVABLES

Units: Thousand euros

GROSS AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7500	322,050,000	308,369,000
Normal risk under special monitoring	7502	29,397,000	31,439,000
Non-performing risk	7503	11,104,000	12,279,000
Total gross amount	7505	362,551,000	352,087,000

IMPAIRMENT LOSSES		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7510	(1,472,000)	(967,000)
Normal risk under special monitoring	7512	(1,214,000)	(1,632,000)
Non-performing risk	7513	(4,843,000)	(5,571,000)
Total asset impairment losses	7515	(7,529,000)	(8,170,000)
Impairment loss calculated collectively	7520	(6,355,000)	(6,885,000)
Impairment loss calculated individually	7530	(1,400,000)	(1,366,000)

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Normal risk	7540	320,578,000	307,402,000
Normal risk under special monitoring	7542	28,183,000	29,807,000
Non-performing risk	7543	6,261,000	6,708,000
Total carrying amount	7545	355,022,000	343,917,000

GUARANTEES RECEIVED		CURRENT PERIOD	PREVIOUS PERIOD
Value of collateral	7550	490,375,000	479,176,000
Of which: guarantees risks under special monitoring	7551	41,437,000	37,094,000
Of which: guarantees non-performing risk	7553	20,674,000	15,291,000
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	490,375,000	479,176,000

FINANCIAL GUARANTEES GIVEN		CURRENT PERIOD	PREVIOUS PERIOD
Loan commitments given	7560	106,418,000	101,919,000
Of which: classified as normal under special monitoring	7561	3,700,000	3,696,000
Of which: classified as non-performing risk	7562	337,000	353,000
Amount recognised under liabilities in Balance Sheet	7563	76,000	101,000
Financial guarantees given	7565	10,629,000	8,835,000
Of which: classified as normal under special monitoring	7566	610,000	800,000
Of which: classified as non-performing risk	7567	171,000	247,000
Amount recognised under liabilities in Balance Sheet	7568	60,000	75,000
Other commitments given	7570	33,144,000	33,663,000
Of which: classified as normal under special monitoring	7571	947,000	1,050,000
Of which: classified as non-performing risk	7572	495,000	406,000
Amount recognised under liabilities in Balance Sheet	7573	300,000	285,000

Comments:

IV. SELECTED FINANCIAL INFORMATION

19. REAL ESTATE EXPOSURE

Units: Thousand euros

Real estate credit risk exposure - Spain

GROSS AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Financing for real estate construction and development (including land)	9000	5,083,000	5,708,000
Of which: non-performing risks	9001	335,000	364,000

IMPAIRMENT LOSSES		CURRENT PERIOD	PREVIOUS PERIOD
Financing for real estate construction and development (including land)	9015	(248,000)	(280,000)
Of which: non-performing risks	9016	(138,000)	(162,000)

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Total carrying amount of financing for real estate construction and development (including land)	9025	4,835,000	5,428,000
Of which: non-performing risks	9026	197,000	202,000
Total carrying amount of financing granted to customers in Spain	9030	297,173,000	293,289,000

GUARANTEES RECEIVED		CURRENT PERIOD	PREVIOUS PERIOD
Value of collateral	9050	12,789,000	13,574,000
Of which: guarantees non-performing risks	9053	752,000	758,000
Value of other guarantees	9054	-	-
Of which: guarantees non-performing risks	9057	-	-
Total value of guarantees received	9058	12,789,000	13,574,000

FINANCIAL GUARANTEES		CURRENT PERIOD	PREVIOUS PERIOD
Financial guarantees given relating to real estate construction and development	9060	322,000	446,000
Amount recognised under liabilities	9061	-	-

Foreclosed assets and assets received as payment for debts - Spain

GROSS AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Foreclosed property and property received as payment for debts	9070	5,213,000	5,741,000
Of which: land	9071	193,000	199,000
Investments in real estate entities	9072	-	-
Total gross amount	9075	5,213,000	5,741,000

IMPAIRMENT LOSSES		CURRENT PERIOD	PREVIOUS PERIOD
Foreclosed property and property received as payment for debts	9080	(1,519,000)	(1,670,000)
Of which: land	9081	(94,000)	(93,000)
Investments in real estate entities	9082	-	-
Total asset impairment losses	9085	(1,519,000)	(1,670,000)

CARRYING AMOUNT		CURRENT PERIOD	PREVIOUS PERIOD
Foreclosed property and property received as payment for debts	9090	3,694,000	4,071,000
Of which: land	9091	99,000	106,000
Investments in real estate entities	9092	-	-
Total carrying amount	9095	3,694,000	4,071,000

Comments: