

## Consolidated balance sheet of the Cooperative Financial Network

| Equity and liabilities                   | Dec. 31, 2021    |               | Dec. 31, 2020    |               | Change        |             |
|--|------------------|---------------|------------------|---------------|---------------|-------------|
|  | euro million     | % TA          | euro million     | % TA          | euro million  | %           |
| Deposits from banks                      | 193.809          | 12,4%         | 160.924          | 10,9%         | 32.885        | 20,4%       |
| Deposits from customers                  | 984.926          | 62,9%         | 937.876          | 63,5%         | 47.050        | 5,0%        |
| Debt certificates issued including bonds | 63.521           | 4,1%          | 58.365           | 4,0%          | 5.156         | 8,8%        |
| Financial liabilities held for trading   | 40.045           | 2,6%          | 46.802           | 3,2%          | -6.757        | -14,4%      |
| Provisions                               | 13.145           | 0,8%          | 13.574           | 0,9%          | -429          | -3,2%       |
| Insurance liabilities                    | 118.863          | 7,6%          | 111.213          | 7,5%          | 7.650         | 6,9%        |
| Other liabilities                        | 17.844           | 1,1%          | 20.950           | 1,4%          | -3.106        | -14,8%      |
| Subordinated capital                     | 4.755            | 0,3%          | 4.441            | 0,3%          | 314           | 7,1%        |
| Equity                                   | 129.543          | 8,3%          | 121.747          | 8,2%          | 7.796         | 6,4%        |
| <b>Total equity and liabilities</b>      | <b>1.566.451</b> | <b>100,0%</b> | <b>1.475.891</b> | <b>100,0%</b> | <b>90.560</b> | <b>6,1%</b> |