



## APPENDIX III

INSURANCE ENTITIES

1st

FINANCIAL INFORMATION CORRESPONDING TO THE YEAR

2022

PERIOD END DATE

06/30/2022

### I. COMPANY INFORMATION

Company name: Línea Directa Aseguradora, S.A. Compañía de Seguros y Reaseguros

Registered address: Calle Isaac Newton 7, Tres Cantos (Madrid)

C.I.F.

A80871031

### II. ADDITIONAL INFORMATION TO THE INFORMATION PUBLISHED FOR THE PREVIOUS HALF-YEAR



**III. DECLARATION(S) FROM THE RELEVANT SUPERVISORS**

*As far as we are aware, the Consolidated Financial Statements presented herein have been prepared in accordance with the applicable accounting principles and give a true and fair view of the issuer's equity, financial situation and results, or of the companies included in the consolidation taken as a whole, and the interim management report includes a true and fair analysis of the information required.*

**Comments on the previous statement(s):**

**People who are responsible for this information**

In line with the power delegated by the Board of Directors, the Secretary of the Board hereby certifies that the six month financial report has been signed by the following directors:

Name / Company name	Position
ALFONSO BOTÍN-SANZ DE SAUTUOLA Y NAVEDA	CHAIRMAN
JOHN DE ZULUETA GREENEBAUM	DIRECTOR
RITA ESTÉVEZ LUAÑA	DIRECTOR
FERNANDO MASAVEU HERRERO	DIRECTOR
ELENA OTERO-NOVAS MIRANDA	DIRECTOR
PATRICIA AYUELA DE RUEDA	CHIEF EXECUTIVE OFFICER
ANA MARÍA PLAZA ARREGUI	DIRECTOR

**Signing date of this six month financial report by the corresponding board of directors: 07/21/2022**

**IV. SELECTED FINANCIAL INFORMATION**

**1. INDIVIDUAL BALANCE SHEET (1/2)**

**(PREPARED IN ACCORDANCE WITH THE CURRENT NATIONAL ACCOUNTING CRITERIA)**

Units: Thousand euros

ASSETS		A		B	
		CURRENT PERIOD		PREVIOUS PERIOD	
		06/30/2022		12/31/2021	
1.	Cash and other equivalent liquid assets	0005	81,414.00		98,911
2.	Financial assets held for trading	0010			
3.	Other financial assets at fair value, with changes in profit and loss account	0015			
4.	Financial assets available for sale	0020	729,772		829,700
5.	Loans and receivables	0025	149,391		130,881
6.	Investments held to maturity	0030			
7.	Hedging derivatives	0035	3,587		
8.	Participation of reinsurance in technical provisions	0041	23,580		20,153
9.	Property, plant and equipment, and real estate investments:	0045	42,650		43,497
	a) Property, plant and equipment	0046	40,741		41,574
	b) Real estate investments	0047	1,909		1,923
10.	Intangible assets:	0050	14,037		14,061
	a) Goodwill	0051			
	b) Acquisition costs of portfolios	0053			
	c) Other intangible assets	0052	14,037		14,061
11.	Equity investments in Group and associated companies:	0055	65,952		65,785
	a) Associated companies	0056			
	b) Multigroup companies	0057			
	c) Group companies	0058	65,952		65,785
12.	Tax assets:	0060	19,182		27,315
	a) Current tax assets	0061	1,333		18,896
	Deferred tax assets	0062	17,849		8,419
13.	Other assets	0075	109,446		95,777
14.	Assets held for sale	0080			
<b>TOTAL ASSETS</b>		<b>0100</b>	<b>1,239,011</b>		<b>1,326,080</b>

**IV. SELECTED FINANCIAL INFORMATION**

**1. INDIVIDUAL BALANCE SHEET (2/2)**

**(PREPARED IN ACCORDANCE WITH THE CURRENT NATIONAL ACCOUNTING CRITERIA)**

Units: Thousand euros

LIABILITIES AND EQUITY		A	B
		CURRENT PERIOD 06/30/2022	PREVIOUS PERIOD 12/31/2021
<b>TOTAL LIABILITIES</b>	<b>0170</b>	<b>932,392</b>	<b>981,153</b>
1. Financial liabilities held for trading	0110		
2. Other financial liabilities at fair value, with changes in profit and loss account	0115		
3. Debts:	0120	115,317	159,871
a) Subordinated liabilities	0121		
b) Bonds and other negotiable securities	0122		
c) Debts with credit institutions	0123		
d) Other debts	0124	115,317	159,871
4. Hedging derivatives	0130		8,922
5. Technical provisions:	0131	754,415	744,677
a) For unearned premiums	0132	470,194	449,740
b) Unexpired risk reserve	0133	3,280	3,280
c) For life assurance	0134		
d) For outstanding claims	0135	280,941	291,657
e) For profit sharing and returned premiums	0136		
f) Other technical provisions	0137		
6. Non-technical provisions	0140	22,033	22,118
7. Tax liabilities:	0145	40,331	44,456
a) Current tax liabilities	0146	4,824	
b) Deferred tax liabilities	0147	35,507	44,456
8. Other liabilities	0150	296	1,109
9. Liabilities linked to assets held for sale	0165		
<b>TOTAL NET EQUITY</b>	<b>0195</b>	<b>306,619</b>	<b>344,927</b>
<b>SHAREHOLDERS' EQUITY</b>	<b>0180</b>	<b>318,189.00</b>	<b>301,561</b>
1. Share capital or mutual fund:	0171	43,537.00	43,537
a) Declared capital or mutual fund	0161	43,537.00	43,537
b) Less: Uncalled capital	0162		
2. Share premium	0172		
3. Reserves	0173	237,448	228,820
4. Less: Treasury stock and own shares	0174	(999)	(1,247)
5. Previous years' results	0178		
6. Other contributions from partners	0179		
7. Results for the year	0175	59,973	108,115
8. Less: Interim dividend	0176	(21,770)	(77,664)
9. Other equity instruments	0177		
<b>VALUATION ADJUSTMENTS</b>	<b>0188</b>	<b>(11,570)</b>	<b>43,366</b>
1. Financial assets available for sale	0181	(11,570)	43,366
2. Hedging operations	0182		
3. Foreign exchange differences	0184		
4. Correction for accounting asymmetries	0185		
5. Other adjustments	0187		
<b>SUBSIDIES, DONATIONS AND LEGACIES RECEIVED</b>	<b>0193</b>		
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>0200</b>	<b>1,239,011</b>	<b>1,326,080</b>

**IV. SELECTED FINANCIAL INFORMATION**  
**2. INDIVIDUAL PROFIT AND LOSS ACCOUNT**  
**(PREPARED IN ACCORDANCE WITH CURRENT NATIONAL ACCOUNTING CRITERIA)**

Units: Thousand euros

		A	B	C	D
		CURRENT PERIOD (2nd HALF)	PREVIOUS PERIOD (2nd HALF)	ACCUMULATED CURRENT PERIOD 06/30/2022	ACCUMULATED PREVIOUS PERIOD 06/30/2021
(+)	1. Premiums allocated to the period, net	0201		441,739	435,993
(+)	2. Revenue from property and other investments	0202		35,084	21,070
(+)	3. Other technical revenue	0203			
(-)	4. Net claims incurred	0204		(312,528)	(287,959)
(+/-)	5. Net variation of other technical provisions	0205			
(+/-)	6. Profit sharing and returned premiums	0206		(235)	(172)
(-)	7. Net operating expenses	0207		(94,051)	(97,202)
(+/-)	8. Other technical expenses	0209		7,044	9,687
(-)	9. Expenses from property and other investments	0210		(17,775)	(9,577)
<b>A)</b>	<b>TECHNICAL RESULT FROM NON-LIFE OPERATIONS (1+ 2 + 3 + 4 + 5 + 6 + 7 + 8 + 9)</b>	<b>0220</b>		<b>59,278</b>	<b>71,840</b>
(+)	10. Premiums allocated to the period, net	0221			
(+)	11. Revenue from property and other investments	0222			
(+)	12. Revenue from investments on account of the life policyholders bearing the investment risk	0223			
(+)	13. Other technical revenue	0224			
(-)	14. Net claims incurred	0225			
(+/-)	15. Net variation of other technical provisions	0226			
(+/-)	16. Profit sharing and returned premiums	0227			
(-)	17. Net operating expenses	0228			
(+/-)	18. Other technical expenses	0229			
(-)	19. Expenses from property and other investments	0230			
(-)	20. Expenses from investments on account of the life policyholders bearing the investment risk	0231			
<b>B)</b>	<b>TECHNICAL RESULT FROM LIFE OPERATIONS (10 + 11 + 12 + 13 + 14 + 15 + 16 + 17 + 18 + 19 + 20)</b>	<b>0240</b>			
<b>C)</b>	<b>TECHNICAL RESULT (A + B)</b>	<b>0245</b>		<b>59,278</b>	<b>71,840</b>
(+)	21. Revenue from property and other investments	0246		14,000	
(-)	22. Expenses from property and other investments	0247			
(+)	23. Other revenue	0248		2,011	2,285
(-)	24. Other expenses	0249		(22)	(218)
<b>E)</b>	<b>RESULT BEFORE TAX (C + 21 + 22 + 23 + 24 + 25)</b>	<b>0265</b>		<b>75,267</b>	<b>73,907</b>
(+/-)	25. Corporate Income Tax	0270		(15,294)	(18,474)
<b>F)</b>	<b>RESULT FOR THE PERIOD FROM ONGOING OPERATIONS (E + 26)</b>	<b>0280</b>		<b>59,973</b>	<b>55,433</b>
(+/-)	26. Result after tax from discontinued operations	0285			
<b>G)</b>	<b>RESULT FOR THE PERIOD (F + 27)</b>	<b>0300</b>		<b>59,973</b>	<b>55,433</b>
<b>EARNINGS PER SHARE</b>					
		Amount (X.XX euros)	Amount (X.XX euros)	Amount (X.XX euros)	Amount (X.XX euros)
	Basic	0290			
	Diluted	0295			

**IV. SELECTED FINANCIAL INFORMATION**  
**3. STATEMENT OF RECOGNISED INDIVIDUAL INCOME AND EXPENSES**  
**(PREPARED IN ACCORDANCE WITH THE CURRENT NATIONAL ACCOUNTING CRITERIA)**

Units: Thousand euros

A	B
CURRENT PERIOD	PREVIOUS PERIOD
06/30/2022	06/30/2021

<b>A) RESULT FOR THE PERIOD</b>	<b>0305</b>	59,973	55,433
<b>B) OTHER RECOGNISED REVENUE / (EXPENSES)</b>	<b>0310</b>	(54,936)	5,822
<b>1. Financial assets available for sale:</b>	<b>0315</b>	(73,248)	7,762
a) Gains/(Losses) due to valuation	0316	(67,045)	7,666
b) Amounts transferred to the income statement	0317	(6,203)	96
c) Other reclassifications	0318		
<b>2. Cash flow hedging:</b>	<b>0320</b>		
a) Gains/(Losses) due to valuation	0321		
b) Amounts transferred to the income statement	0322		
c) Amounts recognised at initial value of hedged items	0323		
d) Other reclassifications	0324		
<b>3. Hedging of net investments in businesses abroad:</b>	<b>0325</b>		
a) Gains/(Losses) due to valuation	0326		
b) Amounts transferred to the income statement	0327		
c) Other reclassifications	0328		
<b>4. Foreign exchange differences:</b>	<b>0330</b>		
a) Gains/(Losses) due to valuation	0331		
b) Amounts transferred to the income statement	0332		
c) Other reclassifications	0333		
<b>5. Correction of accounting asymmetries:</b>	<b>0335</b>		
a) Gains/(Losses) due to valuation	0336		
b) Amounts transferred to the income statement	0337		
c) Other reclassifications	0338		
<b>6. Assets held for sale:</b>	<b>0340</b>		
a) Gains/(Losses) due to valuation	0341		
b) Amounts transferred to the income statement	0342		
c) Other reclassifications	0343		
<b>7. Actuarial gains/(losses) for long-term remuneration for employees</b>	<b>0345</b>		
<b>8. Other recognised revenue and expenses</b>	<b>0355</b>		
<b>9. Corporate Income Tax</b>	<b>0360</b>	18,312	(1,940)
<b>TOTAL RECOGNISED REVENUE/(EXPENSES) (A+B)</b>	<b>0400</b>	<b>5,037</b>	<b>61,255</b>

**IV. SELECTED FINANCIAL INFORMATION**  
**4. STATEMENT OF CHANGES IN INDIVIDUAL EQUITY (1/2)**  
**(PREPARED IN ACCORDANCE WITH THE CURRENT NATIONAL ACCOUNTING CRITERIA)**

Units: Thousand euros

CURRENT PERIOD		A	B	C	D	E	F	G	H
		EQUITY					Adjustments for changes in value	Subsidies, donations and legacies received	Total equity
		Capital or mutual fund	Share premium and other reserves (1)	Treasury stock and own shares	Result for the period	Other equity instruments			
Opening balance as of 01/01/2022	3010	43,537	228,820	(1,247)	108,115	(77,664)	43,366		344,927
Adjustments for changes in accounting criteria	3011								
Adjustments for errors	3012								
Adjusted opening balance	3015	43,537	228,820	(1,247)	108,115	(77,664)	43,366		344,927
<b>I. Total recognised revenue / (expenses)</b>	3020				59,973		(54,936)		5,037
<b>II. Operations with shareholders or owners</b>	3025			248	(21,459)	(21,770)			(42,981)
1. Capital increases (decreases)	3026								
2. Conversion of financial liabilities to equity	3027								
3. Distribution of dividends	3028				(21,459)	(21,770)			(43,229)
4. Operations involving treasury stock of own shares	3029			248					248
5. Increases / (Decreases) due to changes in business combinations	3030								
6. Other operations with shareholders or owners	3032								
<b>III. Other variations in equity</b>	3035		8,628		(86,656)	77,664			(364)
1. Payments using equity instruments	3036		(364)						(364)
2. Transfers between equity items	3037		8,992		(86,656)	77,664			
3. Other variations	3038								
Closing balance as of 06/30/2022	3040	43,537	237,448	(999)	59,973	(21,770)	(11,570)		306,619

**IV. SELECTED FINANCIAL INFORMATION**  
**4. STATEMENT OF CHANGES IN INDIVIDUAL EQUITY (2/2)**  
**(PREPARED IN ACCORDANCE WITH THE CURRENT NATIONAL ACCOUNTING CRITERIA)**

Units: Thousand euros

PREVIOUS PERIOD		A	B	C	D	E	F	G	H
		EQUITY					Adjustments for changes in value	Subsidies, donations and legacies received	Total equity
		Capital or mutual fund	Share premium and other reserves (1)	Treasury stock and own shares	Result for the period	Other equity instruments			
Opening balance as of 01/01/2021 (period of comparison)	3050	37,512	228,183		132,671	(6,964)	44,397		435,799
Adjustments for changes in accounting criteria	3051								
Adjustments for errors	3052								
<b>Adjusted opening balance</b>	<b>3055</b>	<b>37,512</b>	<b>228,183</b>		<b>132,671</b>	<b>(6,964)</b>	<b>44,397</b>		<b>435,799</b>
<b>I. Total recognised revenue / (expenses)</b>	<b>3060</b>				<b>55,433</b>		<b>5,822</b>		<b>61,255</b>
<b>II. Operations with shareholders or owners</b>	<b>3065</b>	<b>6,025</b>	<b>(126,025)</b>	<b>(765)</b>		<b>(26,636)</b>			<b>(147,401)</b>
1. Capital increases (decreases)	3066	6,025	(6,025)						
2. Conversion of financial liabilities to equity	3067								
3. Distribution of dividends	3068		(120,000)			(26,636)			(146,636)
4. Operations involving treasury stock or own shares	3069			(765)					(765)
5. Increases / (Decreases) due to changes in business combinations	3070								
6. Other operations with shareholders or owners	3072								
<b>III. Other variations in equity</b>	<b>3075</b>		<b>129,253</b>		<b>(132,671)</b>	<b>3,550</b>			<b>132</b>
1. Payments using equity instruments	3076		132						132
2. Transfers between equity items	3077		125,707		(132,671)	6,964			
3. Other variations	3078		3,414			(3,414)			
Closing balance as of 06/30/2021 (period of comparison)	3080	43,537	231,411	(765)	55,433	(30,050)	50,219		349,785



**IV. SELECTED FINANCIAL INFORMATION**  
**5. INDIVIDUAL CASH FLOW STATEMENT (DIRECT METHOD)**  
**(PREPARED IN ACCORDANCE WITH CURRENT NATIONAL ACCOUNTING CRITERIO)**

Units: Thousand euros

		A	B
		CURRENT PERIOD	PREVIOUS PERIOD
		06/30/2022	06/30/2021
<b>A) NET CASH FLOW FROM OPERATING ACTIVITIES (1 + 2 + 3)</b>	7435	42,077	50,370
<b>1. Insurance activities:</b>	7405	47,476	65,015
(+) Inflows from insurance activities	7406	481,617	479,139
(-) Outflows from insurance activities	7407	(434,141)	(414,124)
<b>2. Other operating activities:</b>	7410	2,541	3,030
(+) Other operating activities cash inflows	7415	2,802	3,986
(-) Other operating activities cash outflows	7416	(261)	(956)
<b>3. Inflows/(outflows) due to corporate income tax</b>	7425	(7,940)	(17,675)
<b>B) NET CASH FLOW FROM INVESTMENT ACTIVITIES (1 + 2)</b>	7460	28,416	29,806
<b>1. Inflows from investment activities:</b>	7450	117,513	83,081
(+) Tangible assets	7451		
(+) Investments in property, plant and equipment	7452	61	103
(+) Intangible assets	7453		
(+) Financial instruments	7454	102,918	67,896
(+) Participations	7455		
(+) Other business units	7457		
(+) Interests collected	7456	12,599	13,350
(+) Dividends collected	7459	1,935	1,732
(+) Other income related to investment activities	7458		
<b>2. Payments related to investment activities:</b>	7440	(89,097)	(53,275)
(-) Tangible assets	7441	(759)	(1,241)
(-) Investments in property, plant and equipment	7442		
(-) Intangible assets	7443	(2,242)	(2,576)
(-) Financial instruments	7444	(82,913)	(40,568)
(-) Participations	7445		(7,000)
(-) Other business units	7447		
(-) Other payments related to investment activities	7448	(3,183)	(1,890)
<b>C) NET CASH FLOW FROM FINANCING ACTIVITIES (1 + 2)</b>	7490	(88,684)	(122,503)
<b>1. Inflows from financing activities:</b>	7480		52
(+) Subordinated liabilities	7481		
(+) Inflows from the issue of equity instruments and capital increases	7482		
(+) Capital contributions from owners or mutual members	7483		
(+) Sales of treasury stock	7485		
(+) Other income related to financing activities	7486		52
<b>2. Payments related to financing activities:</b>	7470	(88,684)	(122,555)
(-) Dividends to shareholders	7471	(43,229)	(120,000)
(-) Interest payments	7475		
(-) Subordinated liabilities	7472		
(-) Capital contributions returned to shareholders	7473		
(-) Capital contributions returned to owners or mutual members	7474		
(-) Acquisition of treasury stock	7477	(364)	(765)
(-) Other payments related to financial activities	7478	(45,091)	(1,790)
<b>D) FOREIGN EXCHANGE DIFFERENCES</b>	7492	695	(170)
<b>E) NET INCREASE / (DECREASE) IN CASH AND EQUIVALENTS (A + B + C + D)</b>	7495	(17,496)	(42,497)
<b>F) OPENING CASH BALANCE AND EQUIVALENTS</b>	7499	98,911	141,646
<b>G) CLOSING CASH BALANCES AND EQUIVALENTS (E + F)</b>	7500	81,415	99,149

COMPONENTS OF CASH AND EQUIVALENTS AT PERIOD END

		CURRENT PERIOD	PREVIOUS PERIOD
		06/30/2021	06/30/2020
		(+) Cash and banks	7550
(+) Other financial assets	7552	4,996	
(-) Less: Bank overdrafts payable on demand	7553		
<b>TOTAL CLOSING CASH AND EQUIVALENTS</b>	7600	81,415	99,149

**IV. SELECTED FINANCIAL INFORMATION**  
**6. CONSOLIDATED BALANCE SHEET (IFRS) (1/2)**

Units: Thousand euros

ASSETS		A	B
		CURRENT	PREVIOUS
		PERIOD	PERIOD
		06/30/2022	12/31/2021
1. Cash and other equivalent liquid assets	1005	102,517	115,788
2. Financial assets held for trade	1010		
3. Other financial assets at fair value, with changes in profit and loss account	1015		
4. Financial assets available for sale	1020	767,715	864,978
5. Loans and receivables	1025	120,230	120,615
6. Investments held to maturity	1030		
7. Hedging derivatives	1035	3,272	
8. Participation of reinsurance in technical provisions	1041	23,580	20,153
9. Property, plant and equipment, and real estate investments:	1045	113,115	115,217
a) Property, plant and equipment	1046	48,047	49,760
b) Real estate investments	1047	65,068	65,457
10. Intangible assets:	1050	14,064	14,121
a) Goodwill	1051		
b) Acquisition costs of portfolios	1053		
c) Other intangible assets	1052	14,064	14,121
11. Participation in equity-accounted entities	1055		
a) Associated entities	1056		
b) Multigroup entities	1057		
12. Tax assets:	1060	20,847	28,467
a) Current tax assets	1061	2,900	19,916
b) Deferred tax assets	1062	17,947	8,551
13. Other assets	1075	102,947	89,139
14. Assets held for sale	1080		
<b>TOTAL ASSETS</b>	<b>1100</b>	<b>1,268,287</b>	<b>1,368,478</b>

**IV. SELECTED FINANCIAL INFORMATION**  
**6. CONSOLIDATED BALANCE SHEET (IFRS) (2/2)**

Units: Thousand euros

LIABILITIES AND EQUITY	A		B	
	CURRENT PERIOD		PREVIOUS PERIOD	
	06/30/2022		12/31/2021	
<b>A) TOTAL LIABILITIES</b>	1170	939,325	990,203	
1. Financial liabilities held for trade	1110			
2. Other financial liabilities at fair value, with changes in profit and loss account	1115			
3. Debts:	1120	129,654	175,406	
a) Subordinated liabilities	1121			
b) Bonds and other negotiable securities	1122			
c) Debts with credit institutions	1123			
d) Other debts	1124	129,654	175,406	
4. Hedging derivatives	1130		9,447	
5. Technical provisions:	1131	747,273	738,158	
a) For unearned premiums	1132	470,194	449,740	
b) Unexpired risk reserve	1133	3,280	3,280	
c) For life assurance	1134			
d) For outstanding claims	1135	273,799	285,138	
e) For profit sharing and returned premiums	1136			
f) Other technical provisions	1137			
6. Non-technical provisions	1140	22,033	22,133	
7. Tax liabilities:	1145	40,335	44,456	
a) Current tax liabilities	1146	4,824		
b) Deferred tax liabilities	1147	35,511	44,456	
8. Other liabilities	1150	30	603	
9. Liabilities linked to assets held for sale	1165			
<b>B) TOTAL NET EQUITY (B.1 + B.2 + B.3)</b>	1195	328,962	378,275	
<b>B.1) SHAREHOLDERS' EQUITY</b>	1180	340,540	334,909	
1. Share capital or mutual fund:	1171	43,537	43,537	
a) Declared capital or mutual fund	1161	43,537	43,537	
b) Less: Uncalled capital	1162			
2. Share premium	1172			
3. Reserves	1173	270,796	260,146	
4. Less: Treasury stock and own shares	1174	(999)	(1,247)	
5. Previous years' results	1178			
6. Other contributions from partners	1179			
7. Results for the year	1175	48,976	110,137	
8. Less: Interim dividend	1176	(21,770)	(77,664)	
9. Other equity instruments	1177			
<b>B.2) VALUATION ADJUSTMENTS</b>	1188	(11,578)	43,366	
1. Items that are not reclassified to the period result	1190			
2. Items that can be recycled after the period result	1183	(11,578)	43,366	
a) Financial assets available for sale	1181	(11,578)	43,366	
b) Hedging operations	1182			
c) Foreign exchange differences	1184			
d) Correction for accounting asymmetries	1185			
e) Equity-accounted entities	1186			
f) Other adjustments	1187			
<b>NET EQUITY ATTRIBUTABLE TO THE CONTROLLING COMPANY (B.1 + B.2)</b>	1189	328,962	378,275	
<b>B.3) NON-CONTROLLING INTERESTS</b>	1193			
<b>TOTAL LIABILITIES AND NET EQUITY (A+ B)</b>	1200	1,268,287	1,368,478	

**IV. SELECTED FINANCIAL INFORMATION**  
**7. CONSOLIDATED PROFIT AND LOSS ACCOUNT (IFRS)**

Units: Thousand euros

		A	B	C	D
		STANDALONE	STANDALONE	ACCUMULATED	ACCUMULATED
		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
		(2nd HALF)	(2nd HALF)	06/30/2022	06/30/2021
(+) 1. Premiums allocated to the period, net	1201			441,739	435,993
(+) 2. Revenue from property and other investments	1202			36,794	22,769
(+) 3. Other technical revenue	1203				
(-) 4. Net claims incurred	1204			(310,218)	(284,885)
(+/-) 5. Net variation of other technical provisions	1205				
(+/-) 6. Profit sharing and returned premiums	1206			(235)	(172)
(-) 7. Net operating expenses	1207			(94,279)	(97,485)
(+/-) 8. Other technical expenses	1209			7,044	9,688
(-) 9. Expenses from property and other investments	1210			(18,414)	(9,974)
<b>A) TECHNICAL RESULT FROM NON-LIFE OPERATIONS (1+ 2 + 3 + 4 + 5 + 6 + 7 + 8 + 9)</b>	<b>1220</b>			<b>62,431</b>	<b>75,934</b>
(+) 10. Premiums allocated to the period, net	1221				
(+) 11. Revenue from property and other investments	1222				
(+) 12. Revenue from investments on account of the life policyholders bearing the investment risk	1223				
(+) 13. Other technical revenue	1224				
(-) 14. Net claims incurred	1225				
(+/-) 15. Net variation of other technical provisions	1226				
(+/-) 16. Profit sharing and returned premiums	1227				
(-) 17. Net operating expenses	1228				
(+/-) 18. Other technical expenses	1229				
(-) 19. Expenses from property and other investments	1230				
(-) 20. Expenses from investments on account of the life policyholders bearing the investment risk	1231				
<b>B) TECHNICAL RESULT FROM LIFE OPERATIONS (10 + 11 + 12 + 13 + 14 + 15 + 16 + 17 + 18 + 19 + 20)</b>	<b>1240</b>				
<b>C) TECHNICAL RESULT (A + B)</b>	<b>1245</b>			<b>62,431</b>	<b>75,934</b>
(+) 21. Revenue from property and other investments	1246				
(-) 22. Expenses from property and other investments	1247				
(+) 23. Other revenue	1248			4,189	4,632
(-) 24. Other expenses	1249			(1,369)	(2,948)
<b>E) RESULT BEFORE TAX (C + 21 + 22 + 23 + 24)</b>	<b>1265</b>			<b>65,251</b>	<b>77,618</b>
(+/-) 25. Corporate Income Tax	1270			(16,275)	(19,408)
<b>F) RESULT FOR THE PERIOD FROM ONGOING OPERATIONS (E + 25)</b>	<b>1280</b>			<b>48,976</b>	<b>58,210</b>
(+/-) 26. Result after tax from discontinued operations	1285				
<b>G) RESULT FOR THE PERIOD (F + 26)</b>	<b>1288</b>			<b>48,976</b>	<b>58,210</b>
a) Result attributable to the controlling company	1300			48,976	58,210
b) Result attributable to non-controlling interests	1289				
<b>EARNINGS PER SHARE</b>		<b>Amount</b>	<b>Amount</b>	<b>Amount</b>	<b>Amount</b>
		<b>(X.XX euros)</b>	<b>(X.XX euros)</b>	<b>(X.XX euros)</b>	<b>(X.XX euros)</b>
Reported	1290			0.05	0.05
Diluted	1295			0.05	0.05

**IV. SELECTED FINANCIAL INFORMATION**  
**8. OTHER COMPREHENSIVE INCOME (IFRS ADOPTED)**

Units: Thousand euros

	A	B	C	D
	STANDALONE CURRENT PERIOD (2nd HALF)	STANDALONE PREVIOUS PERIOD (2nd HALF)	ACCUMULATED CURRENT PERIOD 06/30/2022	ACCUMULATED PREVIOUS PERIOD 06/30/2021
<b>A) CONSOLIDATED PROFIT AND LOSS FOR THE YEAR</b>	1305		48,976	58,210
<b>B) OTHER GLOBAL RESULTS - ITEMS NOT RECLASSIFIED TO THE RESULT FOR THE PERIOD</b>	1310			
1. Actuarial gains/(losses) for long-term remuneration for employees	1370			
2. Participation in other recognized global results from investments in joint and associated businesses	1371			
3. Other income and expenses not reclassified to the result for the period	1372			
4. Tax effect	1373			
<b>C) OTHER GLOBAL RESULTS - ITEMS THAT CAN BE SUBSEQUENTLY RECLASSIFIED TO THE RESULT FOR THE PERIOD</b>	1345		(54,944)	5,588
<b>1. Financial assets available for sale:</b>	1315		(73,252)	7,528
a) Gains/(Losses) due to valuation	1316		(67,049)	7,432
b) Amounts transferred to the income statement	1317		(6,203)	96
c) Other reclassifications	1318			
<b>2. Cash flow hedging:</b>	1320			
a) Gains/(Losses) due to valuation	1321			
b) Amounts transferred to the income statement	1322			
c) Amounts recognised at initial value of hedged items	1323			
d) Other reclassifications	1324			
<b>3. Hedging of net investments in businesses abroad:</b>	1325			
a) Gains/(Losses) due to valuation	1326			
b) Amounts transferred to the income statement	1327			
c) Other reclassifications	1328			
<b>4. Foreign exchange differences:</b>	1330			
a) Gains/(Losses) due to valuation	1331			
b) Amounts transferred to the income statement	1332			
c) Other reclassifications	1333			
<b>5. Correction of accounting asymmetries:</b>	1335			
a) Gains/(Losses) due to valuation	1336			
b) Amounts transferred to the income statement	1337			
c) Other reclassifications	1338			
<b>6. Assets held for sale:</b>	1340			
a) Gains/(Losses) due to valuation	1341			
b) Amounts transferred to the income statement	1342			
c) Other reclassifications	1343			
<b>7. Participation in other recognized global results from investments in joint and associated businesses:</b>	1350			
a) Gains/(Losses) due to valuation	1351			
b) Amounts transferred to the income statement	1352			
c) Other reclassifications	1353			
<b>8. Other income and expenses that can be subsequently reclassified to the result for the period</b>	1355			
<b>9. Tax effect</b>	1360		18,308	(1,940)
<b>TOTAL GLOBAL RESULT FOR THE PERIOD (A + B + C)</b>	1400		(5,968)	63,798
a) Attributable to the controlling company	1398		(5,968)	63,798
b) Attributable to minority interests	1399			

IV. SELECTED FINANCIAL INFORMATION

9. CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (IFRS) (1/2)

Units: Thousand euros

CURRENT PERIOD		A	B	C	D	E	F	G	H	
		Equity of the controlling company							Non-controlling interests	Total equity
		Shareholders' Equity						Adjustments for changes in value		
Capital or mutual fund	Share premium and other reserves (1)	Treasury stock and own shares	Result for the period attributable to the controlling company	Other equity instruments						
Opening balance as of 01/01/2022	3110	43,537	260,146	(1,247)	110,137	(77,664)	43,366		378,275	
	3111									
	3112									
Adjusted opening balance	3115	43,537	260,146	(1,247)	110,137	(77,664)	43,366		378,275	
I. Total revenue/ (expenses) recognized	3120				48,976		(54,944)		(5,968)	
II. Operations with shareholders or owners	3125			248	(21,459)	(21,770)			(42,981)	
1. Capital increases (decreases)	3126									
2. Conversion of financial liabilities to equity	3127									
3. Distribution of dividends	3128				(21,459)	(21,770)			(43,229)	
4. Operations involving treasury stock or own shares	3129			248					248	
5. Increases / (Decreases) due to changes in business combinations	3130									
6. Other operations with shareholders or owners	3132									
III. Other variations in equity	3135		10,650		(88,678)	77,664			(364)	
1. Payments using equity instruments	3136		(364)						(364)	
2. Transfers between equity items	3137		11,014		(88,678)	77,664				
3. Other variations	3138									
Closing balance as of 06/30/2022	3140	43,537	270,796	(999)	48,976	(21,770)	(11,578)		328,962	

IV. SELECTED FINANCIAL INFORMATION

9. CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (IFRS) (2/2)

Units: Thousand euros

PREVIOUS PERIOD		A	B	C	D	E	F	G	H	
		Equity of the controlling company							Non-controlling interests	Total equity
		Shareholders' Equity					Adjustments for changes in value			
		Capital or mutual fund	Share premium and other reserves (1)	Treasury stock and own shares	Result for the period attributable to the controlling company	Other equity instruments				
Opening balance as of 01/01/2021 (period of comparison)	3150	37,512	250,369		134,846		44,632		467,359	
Adjustments for changes in accounting criteria	3151									
Adjustments for errors	3152									
<b>Adjusted opening balance</b>	<b>3155</b>	<b>37,512</b>	<b>250,369</b>		<b>134,846</b>		<b>44,632</b>		<b>467,359</b>	
I. Total revenue/ (expenses) recognized	3160				58,210		5,588		63,798	
II. Operations with shareholders or owners	3165	6,025	(126,025)	(765)		(26,636)			(147,401)	
1. Capital increases (decreases)	3166	6,025	(6,025)							
2. Conversion of financial liabilities to equity	3167									
3. Distribution of dividends	3168		(120,000)			(26,636)			(146,636)	
4. Operations involving treasury stock or own shares	3169			(765)					(765)	
5. Increases, (Decreases) due to changes in business combinations	3170									
6. Other operations with shareholders or owners	3172									
III. Other variations in equity	3175		134,978		(134,846)				132	
1. Payments using equity instruments	3176		132						132	
2. Transfers between equity items	3177		134,846		(134,846)					
3. Other variations	3178									
Closing balance as of 06/30/2021 (period of comparison)	3180	43,537	259,322	(765)	58,210	(26,636)	50,220		383,888	

IV. SELECTED FINANCIAL INFORMATION

10. A. CONSOLIDATED CASH FLOW STATEMENT (DIRECT METHOD) (IFRS)

Units: Thousand euros

A	B
CURRENT PERIOD	PREVIOUS PERIOD
06/30/2022	06/30/2021

<b>A) NET CASH FLOW FROM OPERATING ACTIVITIES (1 + 2 + 3)</b>	<b>8435</b>	<b>46,268</b>	<b>53,792</b>
<b>1. Insurance activities:</b>	<b>8405</b>	<b>49,460</b>	<b>68,726</b>
(+) Inflows from insurance activities	8406	483,100	479,429
(-) Outflows from insurance activities	8407	(433,640)	(410,703)
<b>2. Other operating activities:</b>	<b>8410</b>	<b>4,748</b>	<b>2,741</b>
(+) Cash inflows from other operating activities	8415	4,984	6,333
(-) Cash outflows from other operating activities	8416	(236)	(3,592)
<b>3. Inflows / (outflows) due to corporate income tax</b>	<b>8425</b>	<b>(7,940)</b>	<b>(17,675)</b>
<b>B) NET CASH FLOW FROM INVESTMENT ACTIVITIES (1 + 2)</b>	<b>8460</b>	<b>29,821</b>	<b>21,505</b>
<b>1. Inflows from investment activities:</b>	<b>8450</b>	<b>119,406</b>	<b>85,144</b>
(+) Property, plant and equipment	8451	-	-
(+) Real estate investment	8452	2,189	2,388
(+) Intangible fixed assets	8453	-	-
(+) Financial instruments	8454	102,918	67,896
(+) Investments in associates	8455	-	-
(+) Controlled companies and other business units	8457	-	-
(+) Interests collected	8456	12,364	13,128
(+) Dividends collected	8459	1,935	1,732
(+) Other income related to investment activities	8458	-	-
<b>2. Payments related to investment activities:</b>	<b>8440</b>	<b>(89,585)</b>	<b>(63,639)</b>
(-) Property, plant and equipment	8441	(943)	(1,649)
(-) Real estate investment	8442	(434)	(348)
(-) Intangible fixed assets	8443	(2,242)	(2,576)
(-) Financial instruments	8444	(82,782)	(57,176)
(-) Investments in associates	8445	-	-
(-) Controlled companies and other business units	8447	-	-
(-) Other payments related to investment activities	8448	(3,184)	(1,890)
<b>C) NET CASH FLOW FROM FINANCING ACTIVITIES (1 + 2)</b>	<b>8490</b>	<b>(90,055)</b>	<b>(123,475)</b>
<b>1. Inflows from financing activities:</b>	<b>8480</b>		<b>52</b>
(+) Subordinated liabilities	8481	-	-
(+) Inflows from the issue of equity instruments and capital increases	8482	-	-
(+) Capital contributions from owners or partners	8483	-	-
(+) Sales of treasury stock	8485	-	-
(+) Other income related to financing activities	8486	-	52
(+) Sales of interests to external associates	8487	-	-
<b>2. Payments related to financing activities:</b>	<b>8470</b>	<b>(90,055)</b>	<b>(123,527)</b>
(-) Dividends to shareholders	8471	(43,229)	(120,000)
(-) Interest paid	8475	-	-
(-) Subordinated liabilities	8472	-	-
(-) Capital contributions returned to shareholders	8473	-	-
(-) Capital contributions returned to owners or partners	8474	-	-
(-) Acquisition of treasury stock	8477	(364)	(766)
(-) Other payments related to financing activities	8478	(46,462)	(2,761)
(-) Acquisition of non-controlling interests	8479	-	-
<b>D) FOREIGN EXCHANGE DIFFERENCES</b>	<b>8492</b>	<b>695</b>	<b>(170)</b>
<b>E) NET INCREASE / (DECREASE) IN CASH AND EQUIVALENTS (A + B + C + D)</b>	<b>8495</b>	<b>(13,271)</b>	<b>(48,348)</b>
<b>F) OPENING CASH BALANCE AND EQUIVALENTS</b>	<b>8499</b>	<b>115,788</b>	<b>162,500</b>
<b>G) CLOSING CASH BALANCES AND EQUIVALENTS (E + F)</b>	<b>8500</b>	<b>102,517</b>	<b>114,152</b>

COMPONENTS OF CASH AND EQUIVALENTS AT PERIOD END

CURRENT PERIOD	PREVIOUS PERIOD
06/30/2021	06/30/2020

(+) Cash and banks	8550	97,521	114,152
(+) Other financial assets	8552	4,996	-
(-) Less: Bank overdrafts payable on demand	8553	-	-
<b>TOTAL CLOSING CASH AND EQUIVALENTS</b>	<b>8600</b>	<b>102,517</b>	<b>114,152</b>



**IV. SELECTED FINANCIAL INFORMATION**  
**10. B. CONSOLIDATED CASH FLOW STATEMENT (INDIRECT METHOD) (IFRS)**

Units: Thousand euros

A	B
CURRENT PERIOD	PREVIOUS PERIOD
06/30/2022	06/30/2021

<b>A) NET CASH FLOW FROM OPERATING ACTIVITIES (1 + 2 + 3 + 4)</b>	1435		
<b>1. Result before taxes</b>	1405		
<b>2. Result adjustments</b>	1410		
(+/-) Variation in provisions	1415		
(+/-) Other adjustments	1419		
<b>3. Net Increase / (Decrease) in assets and liabilities from operating activities</b>	1420		
<b>4. Other cash flows from operating activities</b>	1431		
(+/-) Inflows / (outflows) due to corporate income tax	1430		
(+/-) Otros cobros/(pagos) de actividades de explotación	1432		
<b>B) NET CASH FLOW FROM INVESTMENT ACTIVITIES (1 + 2)</b>	1460		
<b>1. Inflows from investment activities:</b>	1450		
(+) Property, plant and equipment	1451		
(+) Real estate investment	1452		
(+) Intangible fixed assets	1453		
(+) Financial instruments	1454		
(+) Investments in associates	1455		
(+) Controlled companies and other business units	1457		
(+) Interests collected	1456		
(+) Dividends collected	1459		
(+) Other income related to investment activities	1458		
<b>2. Payments related to investment activities:</b>	1440		
(-) Property, plant and equipment	1441		
(-) Real estate investment	1442		
(-) Intangible fixed assets	1443		
(-) Financial instruments	1444		
(-) Investments in associates	1445		
(-) Controlled companies and other business units	1447		
(-) Other payments related to investment activities	1448		
<b>C) NET CASH FLOW FROM FINANCING ACTIVITIES (1 + 2)</b>	1490		
<b>1. Inflows from financing activities:</b>	1480		
(+) Subordinated liabilities	1481		
(+) Inflows from the issue of equity instruments and capital increases	1482		
(+) Capital contributions from owners or partners	1483		
(+) Sales of treasury stock	1485		
(+) Other income related to financing activities	1486		
(+) Sales of interests to external associates	1487		
<b>2. Payments related to financing activities:</b>	1470		
(-) Dividends to shareholders	1471		
(-) Interest paid	1475		
(-) Subordinated liabilities	1472		
(-) Capital contributions returned to shareholders	1473		
(-) Capital contributions returned to owners or partners	1474		
(-) Acquisition of treasury stock	1477		
(-) Other payments related to financing activities	1478		
(-) Acquisition of non-controlling interests	1479		
<b>D) FOREIGN EXCHANGE DIFFERENCES</b>	1492		
<b>E) NET INCREASE / (DECREASE) IN CASH AND EQUIVALENTS (A + B + C + D)</b>	1495		
<b>F) OPENING CASH BALANCE AND EQUIVALENTS</b>	1499		
<b>G) CLOSING CASH BALANCES AND EQUIVALENTS (E + F)</b>	1500		

COMPONENTS OF CASH AND EQUIVALENTS AT PERIOD END

CURRENT PERIOD	PREVIOUS PERIOD
06/30/2021	06/30/2020

(+) Cash and banks	1550		
(+) Other financial assets	1552		
(-) Less: Bank overdrafts payable on demand	1553		
<b>TOTAL CLOSING CASH AND EQUIVALENTS</b>	1600		

**IV. SELECTED FINANCIAL INFORMATION**

**11. DIVIDENDS PAID**

		CURRENT PERIOD			PREVIOUS PERIOD		
		Euros per share (X.XX)	Amount (thousand euros)	Total outstanding shares	Euros per share (X.XX)	Amount (thousand euros)	Total outstanding shares
Ordinary shares	2158	0.04	43,229		0.12	120,000	
Other shares (non-voting, reedemable, etc)	2159						
<b>Total dividends paid</b>	<b>2160</b>	<b>0.04</b>	<b>43,229</b>		<b>0.12</b>	<b>120,000</b>	
a) Dividends paid out against results	2155	0.04	43,229				
b) Dividends paid out against reserves or share premium	2156				0.12	120,000.00	
c) Dividends in kind	2157						
d) Flexible payment	2154						

**IV. SELECTED FINANCIAL INFORMATION**

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

Units: Thousand euros

		A	B	C	D	E
		CURRENT PERIOD				
FINANCIAL ASSETS:						
NATURE / CATEGORY		Financial assets held for trading	Other financial assets at FV with changes in P&L	Financial assets available for sale	Loans and receivables	Investments held to maturity
Derivatives	2062					
Equity instruments	2063			102,309		
Debt securities	2064			627,463		
Hybrid instruments	2065					
Loans	2066				24,141	
Deposits established for accepted reinsurance and other deposits	2067					
Receivables on direct insurance, reinsurance, and coinsurance	2068				69,752	
Investments on behalf of life insurance policy holders bearing investment risk	2069					
Other financial assets	2070				55,498	
<b>TOTAL (INDIVIDUAL)</b>	<b>2075</b>			<b>729,772</b>	<b>149,391</b>	

Derivatives	2162					
Equity instruments	2163			132,892		
Debt securities	2164			634,823	8,499	
Hybrid instruments	2165					
Loans	2166					
Deposits established for accepted reinsurance and other deposits	2167					
Receivables on direct insurance, reinsurance, and coinsurance	2168				69,752	
Investments on behalf of life insurance policy holders bearing investment risk	2169					
Other financial assets	2170				41,979	
<b>TOTAL (CONSOLIDATED)</b>	<b>2175</b>			<b>767,715</b>	<b>120,230</b>	

		A	B	C
		CURRENT PERIOD		
FINANCIAL LIABILITIES:				
NATURE / CATEGORY		Financial liabilities held for trading	Other financial liabilities at FV with changes in P&L	Debts and payables
Derivatives	2076			
Subordinated liabilities	2077			
Deposits received on ceded reinsurance	2079			
Due on direct insurance, reinsurance and coinsurance operations	2080			4,051
Debentures and other negotiable securities	2081			
Due to credit institutions	2082			
Due on preparatory operations for insurance contracts	2083			
Other financial liabilities	2084			111,266
<b>TOTAL (INDIVIDUAL)</b>	<b>2090</b>			<b>115,317</b>
Derivatives	2176			
Subordinated liabilities	2177			
Deposits received on ceded reinsurance	2179			
Due on direct insurance, reinsurance and coinsurance operations	2180			4,051
Debentures and other negotiable securities	2181			
Due to credit institutions	2182			
Due on preparatory operations for insurance contracts	2183			
Other financial liabilities	2184			125,603
<b>TOTAL (CONSOLIDATED)</b>	<b>2190</b>	-	-	<b>129,654</b>

(Abbreviations- FV: Fair Value / P&L: profit and loss account)

**IV. SELECTED FINANCIAL INFORMATION**

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

Units: Thousand euros

		A	B	C	D	E
		PREVIOUS PERIOD				
FINANCIAL ASSETS:		Financial assets held for trading	Other financial assets at FV with changes in P&L	Financial assets available for sale	Loans and receivables	Investments held to maturity
NATURE / CATEGORY						
Derivatives	5062					
Equity instruments	5063			125,740		
Debt securities	5064			703,960		
Hybrid instruments	5065					
Loans	5066				22,981	
Deposits established for accepted reinsurance and other deposits	5067					
Receivables on direct insurance, reinsurance, and coinsurance	5068				61,507	
Investments on behalf of life insurance policy holders bearing investment risk	5069					
Other financial assets	5070				46,393	
<b>TOTAL (INDIVIDUAL)</b>	<b>5075</b>			<b>829,700</b>	<b>130,881</b>	

Derivatives	5162					
Equity instruments	5163			153,963		
Debt securities	5164			711,015	10,990	
Hybrid instruments	5165					
Loans	5166					
Deposits established for accepted reinsurance and other deposits	5167					
Receivables on direct insurance, reinsurance, and coinsurance	5168				61,507	
Investments on behalf of life insurance policy holders bearing investment risk	5169					
Other financial assets	5170				48,118	
<b>TOTAL (CONSOLIDATED)</b>	<b>5175</b>			<b>864,978</b>	<b>120,615</b>	

		A	B	C
		PREVIOUS PERIOD		
FINANCIAL LIABILITIES:		Financial liabilities held for trading	Other financial liabilities at FV with changes in P&L	Debts and payables
NATURE / CATEGORY				
Derivatives	5076			
Subordinated liabilities	5077			
Deposits received on ceded reinsurance	5079			
Due on direct insurance, reinsurance and coinsurance operations	5080			3,770
Debentures and other negotiable securities	5081			
Due to credit institutions	5082			
Due on preparatory operations for insurance contracts	5083			
Other financial liabilities	5084			156,101
<b>TOTAL (INDIVIDUAL)</b>	<b>5090</b>			<b>159,871</b>

Derivatives	5176			
Subordinated liabilities	5177			
Deposits received on ceded reinsurance	5179			
Due on direct insurance, reinsurance and coinsurance operations	5180			3,770
Debentures and other negotiable securities	5181			
Due to credit institutions	5182			
Due on preparatory operations for insurance contracts	5183			
Other financial liabilities	5184			171,636
<b>TOTAL (CONSOLIDATED)</b>	<b>5190</b>			<b>175,406</b>

(Abbreviations- FV: Fair Value / P&L: profit and loss account)

**IV. SELECTED FINANCIAL INFORMATION**

**13. INFORMATION BY SEGMENTS**

Units: Thousand euros

		A	B	C	D
		Distribution of net premiums attributed to business by geographical area			
		INDIVIDUAL		CONSOLIDATED	
GEOGRAPHICAL AREA		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
National market	2210	441,659	435,926	441,659	435,926
International market	2215	80	67	80	67
a) European Union	2216	80	67	80	67
a.1) Euro Zone	2217	80	67	80	67
a.2) Non-Euro Zone	2218				
b) Rest	2219				
<b>TOTAL</b>	<b>2220</b>	<b>441,739</b>	<b>435,993</b>	<b>441,739</b>	<b>435,993</b>

		CONSOLIDATED			
		Total ordinary revenues		Result	
SEGMENTS		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
Motor	2221	370,371	370,806	54,174	70,776
Home	2222	63,021	58,166	8,826	6,661
Health	2223	7,610	6,342	(1,003)	(1,986)
Other (Roadside Assistance)	2224	737	679	434	483
Other activities (non-technical)	2225	4,189	4,632	2,820	1,684
	2226				
	2227				
	2228				
	2229				
	2230				
<b>TOTAL</b>	<b>2235</b>	<b>445,928</b>	<b>440,625</b>	<b>65,251</b>	<b>77,618</b>

**IV. SELECTED FINANCIAL INFORMATION**

**14. AVERAGE WORKFORCE**

		INDIVIDUAL		CONSOLIDATED	
		CURRENT PERIOD	PREVIOUS PERIOD	CURRENT PERIOD	PREVIOUS PERIOD
<b>AVERAGE WORKFORCE</b>	<b>2295</b>	<b>2,218</b>	<b>2,236</b>	<b>2,562</b>	<b>2,590</b>
Men	2296	868	874	1,089	1,099
Women	2297	1,350	1,362	1,473	1,491

**IV. SELECTED FINANCIAL INFORMATION**

**15. REMUNERATIONS RECEIVED BY DIRECTORS AND MANAGERS**

**DIRECTORS:**

**Remuneration concept:**

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Remuneration for being a member of the Board and/or Board Committees	2310	398	226
Salaries	2311	170	250
Variable remuneration in cash	2312		221
Share-based remuneration system	2313	55	
Compensation	2314	405	
Long-term savings system	2315	99	161
Other items	2316	22	14
<b>TOTAL</b>	<b>2320</b>	<b>1,149</b>	<b>872</b>

**MANAGERS:**

		Amount (thousand euros)	
		CURRENT PERIOD	PREVIOUS PERIOD
Total remuneration received by managers	2325	3,277	2,107

**IV. SELECTED FINANCIAL INFORMATION**

**16. TRANSACTIONS WITH RELATED PARTIES (1/2)**

Units: Thousand euros

		CURRENT PERIOD				
		Significant shareholders	Directors and Managers	People, companies or undertakings of the Group	Other related parties	Total
<b>REVENUE AND EXPENSES:</b>						
1)	Financial expenses	2340	277			277
2)	Leases	2343				
3)	Reception of services	2344				
4)	Purchase of goods (completed or in progress)	2345				
5)	Other expenses	2348	3,716			3,716
<b>EXPENSES (1+2+3+4+5)</b>		<b>2350</b>	<b>3,993</b>			<b>3,993</b>
6)	Financial income	2351	619			619
7)	Dividends received	2354				
8)	Previsions of services	2356	446			446
9)	Sale of goods (completed or in progress)	2357				
10)	Other revenue	2359	739			739
<b>REVENUE (6+7+8+9+10)</b>		<b>2360</b>	<b>1,804</b>			<b>1,804</b>

		CURRENT PERIOD				
		Significant shareholders	Directors and Managers	People, companies or undertakings of the Group	Other related parties	Total
<b>OTHER TRANSACTIONS:</b>						
	Financing agreements, credit and capital contributions (lender)	2372				
	Financing agreements, credit and capital contributions (borrower)	2375				
	Guarantees and sureties provided	2381				
	Guarantees and sureties received	2382				
	Commitments made	2383				
	Dividends and other benefits distributed	2386	7,534			7,534
	Other operations	2385				

		CURRENT PERIOD				
		Significant shareholders	Directors and Managers	People, companies or undertakings of the Group	Other related parties	Total
<b>CLOSING BALANCE:</b>						
1)	Clients and commercial debtors	2341	239			239
2)	Loans and credits granted	2342				
3)	Other collection rights	2346				
<b>TOTAL BALANCE RECEIVABLE (1+2+3)</b>		<b>2347</b>	<b>239</b>			<b>239</b>
4)	Providers and commercial creditors	2352	1,053			1,053
5)	Loans and credits received	2353				
6)	Other payments due	2355				
<b>TOTAL BALANCE OWED (4+5+6)</b>		<b>2358</b>	<b>1,053</b>			<b>1,053</b>

**IV. SELECTED FINANCIAL INFORMATION**

**16. TRANSACTIONS WITH RELATED PARTIES (2/2)**

Units: Thousand euros

		PREVIOUS PERIOD				
		Significant shareholders	Directors and Managers	People, companies or undertakings of the Group	Other related parties	Total
<b>REVENUE AND EXPENSES:</b>						
1) Financial expenses	6340	605				605
2) Leases	6343					
3) Reception of services	6344					
4) Purchase of goods (completed or in progress)	6345					
5) Other expenses	6348	3,060				3,060
<b>EXPENSES (1+2+3+4+5)</b>	<b>6350</b>	<b>3,665</b>				<b>3,665</b>
6) Financial income	6351	287				287
7) Dividends received	6354					
8) Previsions of services	6356	945				945
9) Sale of goods (completed or in progress)	6357					
10) Other revenue	6359	657				657
<b>REVENUE (6+7+8+9+10)</b>	<b>6360</b>	<b>1,889</b>				<b>1,889</b>

		PREVIOUS PERIOD				
		Significant shareholders	Directors and Managers	People, companies or undertakings of the Group	Other related parties	Total
<b>OTHER TRANSACTIONS:</b>						
Financing agreements, credit and capital contributions (lender)	6372					
Financing agreements, credit and capital contributions (borrower)	6375					
Guarantees and sureties provided	6381					
Guarantees and sureties received	6382					
Commitments made	6383					
Dividends and other benefits distributed	6386	120,000				120,000
Other operations	6385					

		PREVIOUS PERIOD				
		Significant shareholders	Directors and Managers	People, companies or undertakings of the Group	Other related parties	Total
<b>CLOSING BALANCE:</b>						
1) Clients and commercial debtors	6341	528				528
2) Loans and credits granted	6342					
3) Other collection rights	6346					
<b>TOTAL BALANCE RECEIVABLE (1+2+3)</b>	<b>6347</b>	<b>528</b>				<b>528</b>
4) Providers and commercial creditors	6352	370				370
5) Loans and credits received	6353					
6) Other payments due	6355	11,755				11,755
<b>TOTAL BALANCE OWED (4+5+6)</b>	<b>6358</b>	<b>12,125</b>				<b>12,125</b>