

## Individual Balance Sheet Statement

Euros

Assets	30/06/2015			Previous year
	Amounts before impairments, depreciation and amortization	Impairment, depreciation and amortization	Net	Net
	1	2	3 = 1 - 2	
<b>Assets</b>				
Cash and resources in central banks	13,163,526		13,163,526	4,274,580
Resources in other credit institutions	25,075,257		25,075,257	12,713,766
Financial assets held for trading	6,815,730		6,815,730	11,884,411
Financial assets designated at fair value through profit or loss	1,250		1,250	
Financial assets available for sale	63,729,269	(4,574,116)	59,155,153	108,530,009
Loans to credit institutions	52,562,519		52,562,519	49,146,548
Loans to customers	80,545,158	(14,555,990)	65,989,168	41,054,403
Non current assets available for sale	85,680		85,680	85,680
Other tangible assets	6,217,040	(4,294,045)	1,922,995	1,652,468
Intangible assets	2,482,129	(2,282,576)	199,553	188,903
Investments in associated and affiliates excluded from the consolidation	914,378	(600,000)	314,378	314,378
Current tax assets	2,586,946		2,586,946	280,831
Deferred tax assets	223,986		223,986	283,090
Other assets	9,497,049		9,497,049	17,014,225
<b>TOTAL ASSETS</b>	<b>263,899,915</b>	<b>(26,306,727)</b>	<b>237,593,188</b>	<b>247,423,293</b>

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Euros

Liabilities and Equity	30/06/2015	Previous year
<b>Liabilities</b>		
Resources of central banks	11,012,749	76,086,667
Financial liabilities held for trading	937,118	272,819
Resources of other credit institutions	499,380	3,798,669
Resources of Clients and other loans	166,538,787	107,130,325
Provisions	769,012	625,589
Other liabilities	24,505,587	18,769,964
<b>TOTAL LIABILITIES</b>	<b>204,262,634</b>	<b>206,684,034</b>
<b>Shareholders Equity</b>		
Share Capital	20,000,000	20,000,000
Share premium account	369,257	369,257
Revaluation reserves	(1,471,858)	3,366,676
Other reserves and retained earnings	14,326,435	14,021,183
Net income of the financial year	106,721	2,982,143
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>33,330,555</b>	<b>40,739,259</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>237,593,188</b>	<b>247,423,293</b>

**Additional note:**

The amounts for 2014 are restated by applying paragraph 42 of IAS 8, following the change in accounting criterion, which considered the debt instruments classified as assets available for sale as non-monetary items, with the associated exchange differences recognised in other comprehensive income (cf. pf. 30 of IAS 21).

The cumulative impacts on 30/06/2014 of this change of criterion are a decrease of revaluation reserves in the amount of 203,923 EUR, a decrease of 537,674 EUR in other reserves and retained earnings, and an increase of 714,597 EUR in the income statement.