

Individual Balance Sheet Statement

Euros

	30/06/2020
Assets	
Cash, cash balances at central banks and other demand deposits	94 879 437
Financial assets designated at fair value through profit or loss	14 638 690
Financial assets held for trading	4 309 458
Non-trading financial assets mandatorily at fair value through profit or loss	10 300 602
Other financial assets	28 630
Financial assets at fair value through other comprehensive income	76 188 582
Financial assets at amortised cost	135 903 710
Of wich:	
Loans and advances	86 543 670
Derivatives – Hedge accounting	47 016
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	5 000 979
Tangible assets	8 215 873
Intangible assets	1 096 179
Tax assets	824 891
Other assets	4 881 755
Non-current assets and disposal groups classified as held for sale	85 680
Total Assets	341 762 792
Liabilities	
Financial liabilities held for trading	315 736
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	303 260 680
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	10 819
Tax liabilities	207 261
Other liabilities	3 678 709
Liabilities included in disposal groups classified as held for sale	0
Total Liabilities	307 473 204
Equity	
Capital	20 000 000
Share premium	369 257
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	(2 584 853)
Retained earnings	4 029 175
Revaluation reserves	0
Other reserves	14 226 088
Net income of the financial year	(1 750 079)
(-) Interim dividends	0
Total Equity	34 289 588
Total Equity and Total Liabilities	341 762 792

Individual statement of other comprehensive income

Euros

	30/06/2020
Profit or loss for the year	(1 750 079)
Items that will not be reclassified to profit or loss:	
Tangible assets	12 901
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	(18 788)
Financial assets at fair value through other comprehensive income	(3 661 908)
Income tax relating to items that may be reclassified to profit or loss	660 945
Other comprehensive income	(3 006 850)
Total comprehensive income for the year	(4 756 929)

Individual statement of profit or loss

Euros

	30/06/2020
Interest income	2 558 497
Interest expenses	(516 971)
Net interest	2 041 526
Dividend income	189 929
Fee and commission income	2 872 690
Fee and commission expenses	(1 903 967)
Gains or losses on financial assets and liabilities held for trading, net	1 033 000
Gains or losses on financial assets at fair value through other comprehensive income	(603 910)
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	19 368
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	282 964
Gains or losses on derecognition of non-financial assets, net	8 192
Gains or losses on other operations	(286 555)
Total operating income, net	3 653 238
Staff expenses	(2 561 102)
Other administrative expenses	(1 916 871)
Depreciation	(643 393)
Provisions or reversal of provisions	(1 639)
Impairment on financial assets at amortised cost	(10 120)
Impairment on financial assets at fair value through other comprehensive income	(197 007)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	10 155
Profit or loss before tax	(1 666 739)
Tax	
Current income tax	(82 219)
Deferred income tax	(1 121)
Profit or loss for the year	(1 750 079)