

Individual Balance Sheet Statement

Euros

Assets	31/03/2016			31/03/2015
	Amounts before impairments, depreciation and amortization	Impairment, depreciation and amortization	Net	Net
	1	2	3 = 1 - 2	
Assets				
Cash and resources in central banks	15,011,292		15,011,292	1,146,036
Resources in other credit institutions	66,846,174		66,846,174	18,775,883
Financial assets held for trading	5,096,913		5,096,913	5,542,665
Financial assets designated at fair value through profit or loss	2,902		2,902	871
Financial assets available for sale	43,157,711	(5,541,810)	37,615,901	53,789,266
Loans to credit institutions	16,504,683		16,504,683	43,050,521
Loans to customers	75,033,169	(842,982)	74,190,187	63,168,058
Held to maturity assets	6,900,525		6,900,525	
Non current assets available for sale	85,680		85,680	85,680
Other tangible assets	6,416,778	(4,560,187)	1,856,590	1,727,889
Intangible assets	2,576,861	(2,418,001)	158,859	151,026
Investments in associated and affiliates excluded from the consolidation	25,000		25,000	314,378
Current tax assets				2,586,946
Deferred tax assets	836,507		836,507	226,565
Other assets	16,583,699	(100,000)	16,483,699	9,181,225
TOTAL ASSETS	255,077,894	(13,462,981)	241,614,914	199,747,010

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Liabilities and Equity	31/03/2016	31/03/2015
Liabilities		
Resources of central banks	2,014,640	14,012,125
Financial liabilities held for trading	14,897	2,405,548
Resources of other credit institutions	13,495,233	767,451
Resources of Clients and other loans	176,759,868	128,490,104
Provisions	7,220	946,569
Current tax liabilities	142,392	
Other liabilities	16,601,697	19,791,055
TOTAL LIABILITIES	209,035,946	166,412,852
Shareholders Equity		
Share Capital	20,000,000	20,000,000
Share premium account	369,257	369,257
Revaluation reserves	(2,863,180)	(1,219,806)
Other reserves and retained earnings	15,045,414	14,130,703
Net income of the financial year	27,476	54,004
TOTAL SHAREHOLDERS' EQUITY	32,578,968	33,334,159
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	241,614,914	199,747,010

Additional note:

The amounts for 2015 are restated due to the impact of the readjustment of deferred taxes, as a result of the review of the corporate income tax rate applied, of the tax impact of changes in equity and the reversal of the deferred taxes on impairments on subsidiaries sold or liquidated.

The cumulative impacts on 31/3/2015 of these reajustments are an increase of deferred tax assets by 2,579 EUR, a decrease of 179,357 EUR in other reserves and retained earnings, and an increase of 181,937 EUR in revaluation reserves.