

Individual Balance Sheet Statement

Euros

	31/03/2019
Assets	
Cash, cash balances at central banks and other demand deposits	109 366 630
Financial assets designated at fair value through profit or loss	37 061 549
Financial assets held for trading	25 926 360
Non-trading financial assets mandatorily at fair value through profit or loss	11 119 924
Other financial assets	15 265
Financial assets at fair value through other comprehensive income	44 858 768
Financial assets at amortised cost	119 079 208
Of wich:	
Loans and advances	104 655 622
Derivatives – Hedge accounting	37 735
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	4 920 536
Tangible assets	8 409 883
Intangible assets	556 794
Tax assets	258 818
Other assets	8 826 188
Non-current assets and disposal groups classified as held for sale	85 680
Total Assets	333 461 790
Liabilities	
Financial liabilities held for trading	424 490
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	287 397 916
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	6 002
Tax liabilities	138 474
Other liabilities	8 220 620
Liabilities included in disposal groups classified as held for sale	0
Total Liabilities	296 187 502
Equity	
Capital	20 000 000
Share premium	369 257
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	12 260
Retained earnings	2 353 185
Revaluation reserves	0
Other reserves	13 912 451
Own shares	0
Net income of the financial year	627 135
(-) Interim dividends	0
Total Equity	37 274 288
Total Equity and Total Liabilities	333 461 790

Individual statement of other comprehensive income

Euros

	31/03/2019
Profit or loss for the year	627 135
Items that will not be reclassified to profit or loss:	
Tangible assets	1 073
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	4 050
Financial assets at fair value through other comprehensive income	620 844
Income tax relating to items that may be reclassified to profit or loss	(107 482)
Other comprehensive income	518 485
Total comprehensive income for the year	1 145 620

Individual statement of profit or loss

Euros

	31/03/2019
Interest income	1 479 064
Interest expenses	(283 491)
Net interest	1 195 573
Dividend income	0
Fee and commission income	1 365 259
Fee and commission expenses	(715 177)
Gains or losses on financial assets and liabilities held for trading, net	1 029 595
Gains or losses on financial assets at fair value through other comprehensive income	305 097
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	168 260
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	(214 395)
Gains or losses on derecognition of non-financial assets, net	35 648
Gains or losses on other operations	(98 898)
Total operating income, net	3 070 963
Staff expenses	(1 103 443)
Other administrative expenses	(991 491)
Depreciation	(202 941)
Provisions or reversal of provisions	80
Impairment on financial assets at amortised cost	36 242
Impairment on financial assets at fair value through other comprehensive income	(30 647)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	778 762
Tax	
Current income tax	(149 485)
Deferred income tax	(2 142)
Profit or loss for the year	627 135