

## Individual Balance Sheet Statement

Euros

	<b>30/06/2019</b>
<b>Assets</b>	
Cash, cash balances at central banks and other demand deposits	107 568 869
Financial assets designated at fair value through profit or loss	19 058 820
Financial assets held for trading	7 656 019
Non-trading financial assets mandatorily at fair value through profit or loss	11 385 683
Other financial assets	17 118
Financial assets at fair value through other comprehensive income	65 798 529
Financial assets at amortised cost	114 464 169
Of wich:	
Loans and advances	98 218 815
Derivatives – Hedge accounting	50 548
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	8 605 690
Intangible assets	725 945
Tax assets	257 541
Other assets	6 901 069
Non-current assets and disposal groups classified as held for sale	85 680
<b>Total Assets</b>	<b>328 437 395</b>
<b>Liabilities</b>	
Financial liabilities held for trading	48 511
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	287 712 717
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	3 595
Tax liabilities	61 886
Other liabilities	2 048 530
Liabilities included in disposal groups classified as held for sale	0
<b>Total Liabilities</b>	<b>289 875 239</b>
<b>Equity</b>	
Capital	20 000 000
Share premium	369 257
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	302 073
Retained earnings	2 238 511
Revaluation reserves	0
Other reserves	14 027 125
Net income of the financial year	1 625 190
(-) Interim dividends	0
<b>Total Equity</b>	<b>38 562 156</b>
<b>Total Equity and Total Liabilities</b>	<b>328 437 395</b>

## Individual statement of other comprehensive income

Euros

	<b>30/06/2019</b>
<b>Profit or loss for the year</b>	<b>1 625 190</b>
<b>Items that will not be reclassified to profit or loss:</b>	
Tangible assets	3 880
Actuarial gains or losses on defined benefit pension plans	0
<b>Items that may be reclassified to profit or loss</b>	
Cash flow hedges	4 491
Financial assets at fair value through other comprehensive income	834 698
Income tax relating to items that may be reclassified to profit or loss	(153 872)
<b>Other comprehensive income</b>	<b>689 197</b>
<b>Total comprehensive income for the year</b>	<b>2 314 387</b>

## Individual statement of profit or loss

Euros

	<b>30/06/2019</b>
Interest income	3 017 163
Interest expenses	(584 269)
<b>Net interest</b>	<b>2 432 894</b>
Dividend income	161 042
Fee and commission income	2 885 000
Fee and commission expenses	(1 325 841)
Gains or losses on financial assets and liabilities held for trading, net	1 433 813
Gains or losses on financial assets at fair value through other comprehensive income	675 331
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	884 020
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	(43 995)
Gains or losses on derecognition of non-financial assets, net	42 479
Gains or losses on other operations	(291 963)
<b>Total operating income, net</b>	<b>6 852 780</b>
Staff expenses	(2 202 495)
Other administrative expenses	(2 036 756)
Depreciation	(417 763)
Provisions or reversal of provisions	2 486
Impairment on financial assets at amortised cost	(71 507)
Impairment on financial assets at fair value through other comprehensive income	(149 182)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
<b>Profit or loss before tax</b>	<b>1 977 563</b>
Tax	
Current income tax	(349 347)
Deferred income tax	(3 026)
<b>Profit or loss for the year</b>	<b>1 625 190</b>