

## Individual Balance Sheet Statement

Euros

	<b>31/03/2020</b>
<b>Assets</b>	
Cash, cash balances at central banks and other demand deposits	100 842 486
Financial assets designated at fair value through profit or loss	14 573 646
Financial assets held for trading	4 116 658
Non-trading financial assets mandatorily at fair value through profit or loss	10 431 474
Other financial assets	25 514
Financial assets at fair value through other comprehensive income	91 329 246
Financial assets at amortised cost	120 686 411
Of wich:	
Loans and advances	88 516 624
Derivatives – Hedge accounting	19 872
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	4 984 866
Tangible assets	8 398 291
Intangible assets	1 026 688
Tax assets	2 007 066
Other assets	7 093 525
Non-current assets and disposal groups classified as held for sale	85 680
<b>Total Assets</b>	<b>351 047 779</b>
<b>Liabilities</b>	
Financial liabilities held for trading	1 241 000
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	316 564 770
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	50 946
Tax liabilities	207 196
Other liabilities	3 145 818
Liabilities included in disposal groups classified as held for sale	0
<b>Total Liabilities</b>	<b>321 209 729</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	(7 570 047)
Retained earnings	4 228 137
Revaluation reserves	0
Other reserves	14 027 125
Net income of the financial year	(1 216 423)
(-) Interim dividends	0
<b>Total Equity</b>	<b>29 838 050</b>
<b>Total Equity and Total Liabilities</b>	<b>351 047 779</b>

## Individual statement of other comprehensive income

Euros

	<b>31/03/2020</b>
<b>Profit or loss for the year</b>	<b>(1 216 423)</b>
<b>Items that will not be reclassified to profit or loss:</b>	
Tangible assets	3 662
Actuarial gains or losses on defined benefit pension plans	0
<b>Items that may be reclassified to profit or loss</b>	
Cash flow hedges	(9 859)
Financial assets at fair value through other comprehensive income	(9 855 153)
Income tax relating to items that may be reclassified to profit or loss	1 842 625
<b>Other comprehensive income</b>	<b>(8 018 724)</b>
<b>Total comprehensive income for the year</b>	<b>(9 235 147)</b>

## Individual statement of profit or loss

Euros

	<b>31/03/2020</b>
Interest income	1 325 475
Interest expenses	(266 160)
<b>Net interest</b>	<b>1 059 315</b>
Dividend income	167 065
Fee and commission income	1 349 245
Fee and commission expenses	(809 636)
Gains or losses on financial assets and liabilities held for trading, net	(65 309)
Gains or losses on financial assets at fair value through other comprehensive income	230 860
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	150 239
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	(152 868)
Gains or losses on derecognition of non-financial assets, net	838
Gains or losses on other operations	(117 340)
<b>Total operating income, net</b>	<b>1 812 410</b>
Staff expenses	(1 287 037)
Other administrative expenses	(1 037 721)
Depreciation	(326 995)
Provisions or reversal of provisions	(41 766)
Impairment on financial assets at amortised cost	(78 834)
Impairment on financial assets at fair value through other comprehensive income	(208 399)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
<b>Profit or loss before tax</b>	<b>(1 168 342)</b>
Tax	
Current income tax	(47 520)
Deferred income tax	(561)
<b>Profit or loss for the year</b>	<b>(1 216 423)</b>