

Individual Balance Sheet Statement

Euros

	31/03/2021
Assets	
Cash, cash balances at central banks and other demand deposits	143 865 463
Financial assets designated at fair value through profit or loss	15 949 921
Financial assets held for trading	4 563 459
Non-trading financial assets mandatorily at fair value through profit or loss	11 346 115
Other financial assets	40 347
Financial assets at fair value through other comprehensive income	46 511 782
Financial assets at amortised cost	142 475 726
Of which:	
Loans and advances	79 246 446
Derivatives – Hedge accounting	42 535
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	5 367 656
Tangible assets	11 557 011
Intangible assets	1 016 625
Tax assets	506 896
Other assets	2 540 454
Non-current assets and disposal groups classified as held for sale	0
Total Assets	369 834 070
Liabilities	
Financial liabilities held for trading	14 703
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	325 961 178
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	95 433
Tax liabilities	752 887
Other liabilities	4 256 202
Liabilities included in disposal groups classified as held for sale	0
Total Liabilities	331 080 403
Equity	
Capital	20 000 000
Share premium	369 257
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	2 187 658
Retained earnings	1 522 263
Revaluation reserves	0
Other reserves	14 226 088
Net income of the financial year	448 401
(-) Interim dividends	0
Total Equity	38 753 667
Total Equity and Total Liabilities	369 834 070

Individual statement of other comprehensive income

Euros

	31/03/2021
Profit or loss for the year	448 401
Items that will not be reclassified to profit or loss:	
Tangible assets	(3 825)
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	(4 574)
Financial assets at fair value through other comprehensive income	121 170
Income tax relating to items that may be reclassified to profit or loss	(3 527)
Other comprehensive income	109 244
Total comprehensive income for the year	557 645

Individual statement of profit or loss

Euros

	31/03/2021
Interest income	1 223 975
Interest expenses	(174 067)
Net interest	1 049 909
Dividend income	0
Fee and commission income	2 295 369
Fee and commission expenses	(1 249 629)
Gains or losses on financial assets and liabilities held for trading, net	1 686 409
Gains or losses on financial assets at fair value through other comprehensive income	179 569
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	156 870
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	(824 899)
Gains or losses on derecognition of non-financial assets, net	65 646
Gains or losses on other operations	(119 039)
Total operating income, net	3 240 206
Staff expenses	(1 361 091)
Other administrative expenses	(882 304)
Depreciation	(337 200)
Provisions or reversal of provisions	6 642
Impairment on financial assets at amortised cost	(249 231)
Impairment on financial assets at fair value through other comprehensive income	102 605
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	519 627
Tax	
Current income tax	(71 226)
Deferred income tax	0
Profit or loss for the year	448 401