

Individual Balance Sheet Statement

Euros

	30/09/2019
Assets	
Cash, cash balances at central banks and other demand deposits	91 106 520
Financial assets designated at fair value through profit or loss	18 046 241
Financial assets held for trading	7 562 984
Non-trading financial assets mandatorily at fair value through profit or loss	10 463 668
Other financial assets	19 588
Financial assets at fair value through other comprehensive income	98 563 132
Financial assets at amortised cost	113 821 631
Of which:	
Loans and advances	94 296 838
Derivatives – Hedge accounting	48 939
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	4 887 714
Tangible assets	8 477 006
Intangible assets	801 643
Tax assets	257 914
Other assets	4 722 377
Non-current assets and disposal groups classified as held for sale	85 680
Total Assets	340 818 797
Liabilities	
Financial liabilities held for trading	102 788
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	293 750 426
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	2 515
Tax liabilities	118 990
Other liabilities	7 769 385
Liabilities included in disposal groups classified as held for sale	0
Total Liabilities	301 744 105
Equity	
Capital	20 000 000
Share premium	369 257
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	634 042
Retained earnings	2 238 511
Revaluation reserves	0
Other reserves	14 027 125
Net income of the financial year	1 805 757
(-) Interim dividends	0
Total Equity	39 074 692
Total Equity and Total Liabilities	340 818 797

Individual statement of other comprehensive income

Euros

	30/09/2019
Profit or loss for the year	1 805 757
Items that will not be reclassified to profit or loss:	
Tangible assets	8 191
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	7 570
Financial assets at fair value through other comprehensive income	1 101 927
Income tax relating to items that may be reclassified to profit or loss	(210 977)
Other comprehensive income	906 711
Total comprehensive income for the year	2 712 468

Individual statement of profit or loss

Euros

	30/09/2019
Interest income	4 416 897
Interest expenses	(887 898)
Net interest	3 528 999
Dividend income	328 106
Fee and commission income	4 181 030
Fee and commission expenses	(1 863 532)
Gains or losses on financial assets and liabilities held for trading, net	2 181 890
Gains or losses on financial assets at fair value through other comprehensive income	1 116 016
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	971 586
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	(391 988)
Gains or losses on derecognition of non-financial assets, net	43 835
Gains or losses on other operations	(455 740)
Total operating income, net	9 640 200
Staff expenses	(3 432 489)
Other administrative expenses	(2 948 596)
Depreciation	(699 496)
Provisions or reversal of provisions	3 567
Impairment on financial assets at amortised cost	(28 901)
Impairment on financial assets at fair value through other comprehensive income	(261 748)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	2 272 538
Tax	
Current income tax	(464 127)
Deferred income tax	(2 653)
Profit or loss for the year	1 805 757