

Individual Balance Sheet Statement

Euros

	30/09/2020
Assets	
Cash, cash balances at central banks and other demand deposits	103 873 341
Financial assets designated at fair value through profit or loss	14 159 715
Financial assets held for trading	4 313 021
Non-trading financial assets mandatorily at fair value through profit or loss	9 814 855
Other financial assets	31 840
Financial assets at fair value through other comprehensive income	61 883 381
Financial assets at amortised cost	134 976 924
Of which:	
Loans and advances	86 938 424
Derivatives – Hedge accounting	50 671
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	5 023 155
Tangible assets	8 067 324
Intangible assets	1 157 431
Tax assets	785 102
Other assets	2 598 601
Non-current assets and disposal groups classified as held for sale	85 680
Total Assets	332 661 325
Liabilities	
Financial liabilities held for trading	554 010
Financial liabilities designated at fair value through profit or loss	0
Financial liabilities measured at amortised cost	296 638 357
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	95 376
Tax liabilities	13 237
Other liabilities	1 431 744
Liabilities included in disposal groups classified as held for sale	0
Total Liabilities	298 732 723
Equity	
Capital	20 000 000
Share premium	369 257
Equity instruments issued other than capital	0
Other equity	0
Accumulated other comprehensive income	(2 138 988)
Retained earnings	4 029 175
Revaluation reserves	0
Other reserves	14 226 088
Net income of the financial year	(2 556 929)
(-) Interim dividends	0
Total Equity	33 928 602
Total Equity and Total Liabilities	332 661 325

Individual statement of other comprehensive income

Euros

	30/09/2020
Profit or loss for the year	(2 556 929)
Items that will not be reclassified to profit or loss:	
Tangible assets	11 945
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	(26 381)
Financial assets at fair value through other comprehensive income	(3 295 599)
Income tax relating to items that may be reclassified to profit or loss	623 512
Other comprehensive income	(2 686 523)
Total comprehensive income for the year	(5 243 453)

Individual statement of profit or loss

Euros

	30/09/2020
Interest income	3 781 055
Interest expenses	(705 146)
Net interest	3 075 910
Dividend income	344 237
Fee and commission income	4 456 188
Fee and commission expenses	(2 717 817)
Gains or losses on financial assets and liabilities held for trading, net	617 035
Gains or losses on financial assets at fair value through other comprehensive income	(719 229)
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	131 041
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	1 172 544
Gains or losses on derecognition of non-financial assets, net	39 627
Gains or losses on other operations	(464 674)
Total operating income, net	5 934 862
Staff expenses	(3 906 049)
Other administrative expenses	(2 786 480)
Depreciation	(981 124)
Provisions or reversal of provisions	(86 196)
Impairment on financial assets at amortised cost	(341 530)
Impairment on financial assets at fair value through other comprehensive income	(268 305)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	10 155
Profit or loss before tax	(2 424 666)
Tax	
Current income tax	(130 582)
Deferred income tax	(1 682)
Profit or loss for the year	(2 556 929)