

Individual Balance Sheet Statement

Euros

	30/09/2021
Assets	
Cash, cash balances at central banks and other demand deposits	102 617 849
Financial assets designated at fair value through profit or loss	15 304 904
Financial assets held for trading	4 287 486
Non-trading financial assets mandatorily at fair value through profit or loss	10 971 886
Other financial assets	45 532
Financial assets at fair value through other comprehensive income	66 559 579
Financial assets at amortised cost	154 582 429
Of which:	
Loans and advances	71 533 388
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	5 249 109
Tangible assets	11 436 208
Intangible assets	959 740
Tax assets	462 480
Other assets	4 246 448
Non-current assets and disposal groups classified as held for sale	0
Total Assets	361 418 746
Liabilities	
Financial liabilities held for trading	1 277
Financial liabilities designated at fair value through profit or loss	
Financial liabilities measured at amortised cost	313 460 207
Derivatives – Hedge accounting	52 729
Fair value changes of the hedged items in portfolio hedge of interest rate risk	
Provisions	11 119
Tax liabilities	735 127
Other liabilities	6 921 331
Liabilities included in disposal groups classified as held for sale	0
Total Liabilities	321 181 791
Equity	
Capital	20 000 000
Share premium	369 257
Equity instruments issued other than capital	
Other equity	
Accumulated other comprehensive income	2 686 021
Retained earnings	1 532 098
Revaluation reserves	0
Other reserves	14 226 088
Net income of the financial year	1 423 491
(-) Interim dividends	0
Total Equity	40 236 955
Total Equity and Total Liabilities	361 418 746

Individual statement of other comprehensive income

Euros

	30/09/2021
Profit or loss for the year	1 423 491
Items that will not be reclassified to profit or loss:	
Tangible assets	(12 801)
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	(61 738)
Financial assets at fair value through other comprehensive income	596 531
Income tax relating to items that may be reclassified to profit or loss	(45 126)
Other comprehensive income	476 865
Total comprehensive income for the year	1 900 356

Individual statement of profit or loss

Euros

	30/09/2021
Interest income	3 691 451
Interest expenses	(522 864)
Net interest	3 168 587
Dividend income	349 278
Fee and commission income	6 193 071
Fee and commission expenses	(3 023 778)
Gains or losses on financial assets and liabilities held for trading, net	3 431 935
Gains or losses on financial assets at fair value through other comprehensive income	501 163
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	779 779
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	(1 174 762)
Gains or losses on derecognition of non-financial assets, net	96 089
Gains or losses on other operations	(628 382)
Total operating income, net	9 692 980
Staff expenses	(4 167 601)
Other administrative expenses	(2 674 081)
Depreciation	(1 031 069)
Provisions or reversal of provisions	90 955
Impairment on financial assets at amortised cost	(154 268)
Impairment on financial assets at fair value through other comprehensive income	(28 136)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	1 728 780
Tax	
Current income tax	(307 903)
Deferred income tax	2 614
Profit or loss for the year	1 423 491