

## Individual Balance Sheet Statement

Euros

	31/03/2022
<b>Assets</b>	
Cash, cash balances at central banks and other demand deposits	112 714 597
Financial assets designated at fair value through profit or loss	13 963 893
Financial assets held for trading	3 326 629
Non-trading financial assets mandatorily at fair value through profit or loss	10 637 264
Other financial assets	0
Financial assets at fair value through other comprehensive income	57 693 722
Financial assets at amortised cost	154 383 344
Of wich:	
Loans and advances	63 629 933
Derivatives – Hedge accounting	0
Investments in subsidiaries, joint ventures and associates	5 356 476
Tangible assets	11 314 666
Intangible assets	945 087
Tax assets	803 392
Other assets	92 227 106
Non-current assets and disposal groups classified as held for sale	5 225 751
<b>Total Assets</b>	<b>454 628 034</b>
<b>Liabilities</b>	
Financial liabilities held for trading	65 654
Financial liabilities measured at amortised cost	412 680 342
Derivatives – Hedge accounting	12 060
Provisions	322 982
Tax liabilities	1 173 259
Other liabilities	4 182 472
<b>Total Liabilities</b>	<b>418 436 769</b>
<b>Equity</b>	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	(1 522 684)
Retained earnings	3 154 584
Other reserves	14 226 088
Net income of the financial year	(35 979)
<b>Total Equity</b>	<b>36 191 265</b>
<b>Total Equity and Total Liabilities</b>	<b>454 628 034</b>

## Individual statement of other comprehensive income

Euros

	<b>31/03/2022</b>
<b>Profit or loss for the year</b>	<b>(35 979)</b>
<b>Items that will not be reclassified to profit or loss:</b>	
Tangible assets	1 356
Actuarial gains or losses on defined benefit pension plans	0
<b>Items that may be reclassified to profit or loss</b>	
Cash flow hedges	26 241
Financial assets at fair value through other comprehensive income	(3 796 202)
Income tax relating to items that may be reclassified to profit or loss	871
<b>Other comprehensive income</b>	<b>(3 767 733)</b>
<b>Total comprehensive income for the year</b>	<b>(3 803 712)</b>

## Individual statement of profit or loss

Euros

	<b>31/03/2022</b>
Interest income	1 324 023
Interest expenses	(163 632)
<b>Net interest</b>	<b>1 160 392</b>
Dividend income	232 610
Fee and commission income	1 985 957
Fee and commission expenses	(948 293)
Gains or losses on financial assets and liabilities held for trading, net	1 053 818
Gains or losses on financial assets at fair value through other comprehensive income	(146 489)
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(63 635)
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	(548 492)
Gains or losses on derecognition of non-financial assets, net	24 284
Gains or losses on other operations	(141 822)
<b>Total operating income, net</b>	<b>2 608 329</b>
Staff expenses	(1 348 792)
Other administrative expenses	(882 792)
Depreciation	(397 654)
Provisions or reversal of provisions	702
Impairment on financial assets at amortised cost	(20 605)
Impairment on financial assets at fair value through other comprehensive income	41 100
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
<b>Profit or loss before tax</b>	<b>288</b>
Tax	
Current income tax	(37 139)
Deferred income tax	871
<b>Profit or loss for the year</b>	<b>(35 979)</b>