

Individual Balance Sheet Statement

Euros

Assets	30/09/2015			31/12/2014
	Amounts before impairments, depreciation and amortization	Impairment, depreciation and amortization	Net	Net
	1	2	3 = 1 - 2	
Assets				
Cash and resources in central banks	9,623,152		9,623,152	1,566,250
Resources in other credit institutions	12,665,976		12,665,976	26,449,520
Financial assets held for trading	3,036,468		3,036,468	4,804,337
Financial assets designated at fair value through profit or loss	1,728		1,728	547
Financial assets available for sale	57,111,533	(4,902,072)	52,209,461	52,032,929
Loans to credit institutions	51,658,368		51,658,368	48,568,789
Loans to customers	64,661,169	(162,491)	64,498,679	51,437,542
Non current assets available for sale	85,680		85,680	85,680
Other tangible assets	6,232,564	(4,379,686)	1,852,878	1,783,937
Intangible assets	2,558,747	(2,329,624)	229,123	122,412
Investments in associated and affiliates excluded from the consolidation	914,378	(600,000)	314,378	314,378
Current tax assets			0	2,586,946
Deferred tax assets	223,986		223,986	243,896
Other assets	12,625,662		12,625,662	8,685,911
TOTAL ASSETS	221,399,411	(12,373,873)	209,025,539	198,683,075

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Euros

Liabilities and Equity	30/09/2015	31/12/2014
Liabilities		
Resources of central banks	2,013,107	17,229,154
Financial liabilities held for trading	165,473	1,959,205
Resources of other credit institutions	2,361,809	692,621
Resources of Clients and other loans	159,387,224	120,336,085
Provisions	790,053	857,617
Other liabilities	15,767,794	23,648,978
TOTAL LIABILITIES	180,485,460	164,723,660
Shareholders Equity		
Share Capital	20,000,000	20,000,000
Share premium account	369,257	369,257
Revaluation reserves	(5,696,168)	(736,277)
Other reserves and retained earnings	14,326,435	13,325,596
Net income of the financial year	(459,445)	1,000,839
TOTAL SHAREHOLDERS' EQUITY	28,540,079	33,959,415
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	209,025,539	198,683,075

Additional note:

The amounts for 2014 are restated by applying paragraph 42 of IAS 8, following the change in accounting criterion, which considered the debt instruments classified as assets available for sale as non-monetary items, with the associated exchange differences recognised in other comprehensive income (cf. pf. 30 of IAS 21).

The cumulative impacts on 30/06/2014 of this change of criterion are a decrease of revaluation reserves in the amount of 426,422 EUR, a decrease of 537,674 EUR in other reserves and retained earnings, and an increase of 964,097 EUR in the income statement.