

BALANCE SHEET			
	31-December-2018 EUR '000	31-December-2017 EUR '000	Δ% 2018/2017
Assets			
Cash and Deposits at Central Banks	731.419	400.139	82,79%
Cash, Loans and Advances to Credit Institutions	64.656	87.303	-25,94%
Financial Assets	380.951	6.031.113	-93,68%
Held for Trading	0	23.068	-100,00%
Available for Sale	0	6.008.046	-100,00%
Designated at Fair Value	380.951	0	0,00%
Investments Held to Maturity	4.873.135	334.274	1357,83%
Non-Current Assets Held for sale	0	0	0,00%
Net Credit Granted	9.488.702	8.782.890	8,04%
Other Tangible Assets	1.318.485	0	0,00%
Other Assets	800.438	801.391	-0,12%
Total Assets	17.657.787	16.437.110	7,43%
Liabilities and Net Equity			
Deposits:	15.786.385	14.573.275	8,32%
From Customers	13.947.821	12.638.189	10,36%
From Central Banks	1.677.120	1.693.381	-0,96%
From Other Credit Institutions	161.444	241.705	-33,21%
Financial Liabilities Held for Trading	45.401	142	31921,59%
Subordinated Liabilities	97.058	108.177	-10,28%
Other Liabilities	182.925	284.816	-35,77%
Provisions	21.261	26.506	-19,79%
Capital, Reserves and Profit	1.524.756	1.444.194	5,58%
Total Liabilities and Net Equity	17.657.787	16.437.110	7,43%
PROFIT AND LOSS ACCOUNT			
	31-December-2018 EUR '000	31-December-2017 EUR '000	Δ% 2018/2017
Interest Income and Other Similar Income	407.206	407.803	-0,15%
Interest Expenditure and Other Similar Costs	(101.898)	(118.124)	-13,74%
Net Interest Income	305.308	289.679	5,40%
Commissions and Fees Income	165.300	159.760	3,47%
Commissions and Fees Expenditure	(12.857)	(11.638)	10,47%
Net Income from Negotiation of Assets	7.296	83.671	-91,28%
Other Operational Income and Costs	9.536	11.184	-14,74%
Banking Income	474.582	532.655	-10,90%
Personnel and Administrative Costs	(314.603)	(303.946)	3,51%
Amortizations	(11.996)	(12.488)	-3,94%
Operating Profit	147.983	216.220	-31,56%
Net Impairment and Provisions	(634)	(14.563)	-95,65%
Other Income and Costs	0	0	0,00%
Extraordinary Profits and Losses	0	0	0,00%
Gross Profit	147.349	201.658	-26,93%
Taxes	(39.326)	(54.027)	-27,21%
Net Profit/Loss	108.023	147.631	-26,83%