## INDIVIDUAL BALANCE SHEET AT 31 MARCH 2019

| ASSETS     Elhabilances at central banks and other demand deposits     2,812,876     Financial liabilities held for trading       Financial assets held for trading     15,580     Derivatives       Derivatives     12,888     Short positions       Equity instruments     2,692     Deposits       Debt securities     6     Central Banks       Loans and advances     1     Cytocher (and thistitutions)       Cerdit Institutions     2     Debt securities issued       Cedit institutions     2     Debt securities issued       Customers     0     Debt securities designated at fair value through profit or loss       Mon-randum Item: Loaned or advanced as collateral (sale or pledge)     7     Financial liabilities held for trading       Mon-randing financial assets mandatorily at fair value through profit or loss     7     Peposits       Equity instruments     6     Central Banks       Debt securities     77,889     Credit institutions       Loans and davances     77,889     Customers       Loans and davances     6     Customers       Central Banks     9     Customers   | 17,                                       |
|--|---|
| Financial assets held for trading         15,580         Derivatives           Derivatives         12,888         Short positions           Equity instruments         2,992         Deposits           Debt securities         2,992         Central Banks           Central Banks         2         Customers           Central Banks         2         Experiments           Customers         4         Obets securities issued           Customers         5         Other financial liabilities           Memorandum tem: Loaned or advanced as collateral (sale or pledge)         7,889         Deposits           Non-trading financial assets mandatorily at fair value through profit or loss         77,889         Deposits           Equity instruments         77,889         Central Banks           Debt securities         77,889         Credit institutions           Loans and advanced         77,889         Credit institutions           Loans and advanced         77,889         Credit institutions           Loans and advanced         Credit institutions         Credit institutions   |   |
| Derivatives         12,888         Short positions           Equity instruments         2,692         Deposits           Debt securities         - Central Banks         - Credit institutions           Loans and advances         - Customers         - Customers           Central Banks         - Customers         - Customers           Credit institutions         - Debt securities issued         - Other financial liabilities           Customers         - Financial liabilities designated at fair value through profit or loss         Financial liabilities designated at fair value through profit or loss           Equity instruments         - Central Banks         - Central Banks           Debt securities         77,889         Credit institutions           Loans and advances         - Central Banks         - Central Banks           Credit central Banks         - Central Banks         - Central Banks           Debt securities         77,889         Credit institutions           Loans and advances         - Central Banks         - Central Banks   |   |
| Equity instruments Debt securities Loans and advances Central Banks Central Banks Central Banks Central Banks Central Banks Central Banks Customers Triancial liabilities designated at fair value through profit or loss Featury instruments Debt securities Central Banks Credit institutions Customers Customers Customers Customers Central Banks Credit institutions Customers Customers  | 17,                                       |
| Debt securities  Loans and advances  Central Banks  Central Banks  Central Banks  Central Banks  Customers  Central Banks  Customers  Debt securities issued Other financial liabilities  Mon-trading financial assets mandatorily at fair value through profit or loss Equity instruments Debt securities  77,889  Deposits  Central Banks   |   |
| Loans and advances         - Cerdit institutions           Central Banks         - Debt securities issued           Customers         Other financial liabilities           Customers         Financial liabilities           Venorandum item: Loaned or advanced as collateral (sale or pledge)         - Financial liabilities designated at fair value through profit or loss           Von-trading financial assets mandatorily at fair value through profit or loss         77,889           Equity instruments         77,889         Central Banks           Debt securities         77,889         Credit institutions           Loans and advances         77,889         Customers           Central Banks         0         Customers           Central Banks         0         Customers           Central Banks         0         Customers   |   |
| Central Banks Credit institutions Credit institutions Customers Credit institutions Customers Cu |   |
| Credit institutions Customers Customers Alemorandum litem: Loaned or advanced as collateral (sale or pledge) Alemorandum litem: Loaned or advanced as collateral (sale or pledge) Alemorandum litem: Loaned or advanced as collateral (sale or pledge) Alemorandum litem: Loaned or advanced as collateral (sale or pledge) Alemorandum litem: Loaned or advanced as collateral (sale or pledge) Alemorandum litem: Loaned or advanced as collateral (sale or pledge) Alemorandum litem: Loaned or advanced as collateral (sale or pledge) Alemorandum litem: Loaned as data fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss Alemorandum litem: Loaned as fair value through profit or loss as fair value through pro |   |
| Customers Custom |   |
| Alemorandum item: Loaned or advanced as collateral (sale or pledge)     -     Financial liabilities designated at fair value through profit or loss       Ion-trading financial assets mandatorily at fair value through profit or loss     77,889     Deposits       Equity instruments     -     Central Banks       Debt securities     77,889     Credit institutions       Loans and advances     -     Customers       Central Banks     -     Debt securities issued  |   |
| fon-trading financial assets mandatorily at fair value through profit or loss     77,889     Deposits       Equity instruments     77,889     Credit institutions       Debt securities     77,889     Credit institutions       Loans and advances     -     Customers       Central Banks     -     Debt securities issued   |   |
| Equity instruments - Central Banks  Debt securities 77,889 Credit institutions  Loans and advances - Customers  Central Banks - Debt securities issued   |   |
| Debt securities 77,889 Credit institutions Loans and advances - Central Banks - Debt securities issued   |   |
| Central Banks - Debt securities issued   |   |
|  |   |
| Conditional Control of |   |
| Credit institutions - Other financial liabilities  |   |
| Customers - Memorandum item: subordinated debt   |   |
| lemorandum item: Loaned or advanced as collateral (sale or pledge) - Financial liabilities measured at amortised cost  | 50,470                                    |
| nancial assets designated at fair value through profit or loss - Deposits  | 49,332,                                   |
| Debt securities - Central Banks  | 3,313,                                    |
| Loans and advances - Credit institutions   | 2,494,                                    |
| Central Banks - Customers  | 43,524,                                   |
| Credit institutions - Debt securities issued   | 60,                                       |
| Customers - Other financial liabilities  | 1,078,                                    |
| emorandum item: Loaned or advanced as collateral (sale or pledge) - Memorandum item: subordinated debt   |   |
| ancial assets at fair value through other comprehensive income 2,539,005 Derivatives - Hedge accounting  | 308                                       |
| Equity instruments 557,088 Fair value changes of the hedged items in portfolio hedge of interest rate risk   |   |
| Debt securities 1,981,917 Provisions   | 842                                       |
| Lons and advances - Pensions and other post employment defined benefit obligations Central Banks - Other lone term employee benefits   | 248                                       |
|  | 19  |
|  | ***                                       |
| Customers - Commitments and guarantees given enrollment: Loaned or advanced as collateral (sale or pledge) 178,803 Other provisions  | 131                                       |
| emorandum item: Loaned or advanced as collateral (sale or pledge) 178,803 Other provisions nancial assets at amortised cost 45,116,520 Tax Ilabilities   | 442<br><b>21</b> 4                        |
|  |   |
|  | 28  |
| Loans and advances 29,592,731 Deferred tax liabilities Central Banks 5 Share capital repayable on demand   | 185                                       |
|  |   |
| L <sub>1</sub> 070 <sub>1</sub> 454 Other habitates  | 552                                       |
|  |   |
| emorandum item: Loaned or advanced as collateral (sale or pledge) 7,292,358 Liabilities included in disposal groups classified as held for sale rivatives - Hedge accounting 493,730   |   |
| envalues - neuge accounting 495,730  ir value changes of the hedged items in portfolio hedge of interest rate risk -   |   |
| air value changes of the negged items in portion negge of interest rate risk   |   |
| vestments in subsidiaries, joint ventures and associates 224,613 Subsidiaries 651,700  |   |
| Substitutes 13,107   |   |
| Join venues 15,407 Associates 259,808 TOTAL HABILITIES   | 52,406,                                   |
|  | 52,406,                                   |
| angible assets 1,152,875   |   |
| Property, plant and equipment 877,271 EQUITY   |   |
| For own use 877,271 <b>Own Funds</b>   | 4,190                                     |
| Leased out under operating lease - Capital   | 1,610,                                    |
| Assigned to welfare projects (savings banks and credit cooperatives) - Paid up capital   | 1,610,                                    |
| Investment property 275,604 Unpaid capital which has been called up  |   |
| o/w: leased out under operating lease 275,600 Memorandum item: Uncalled capital  | 4 000                                     |
| emorandum item: Acquired under finance lease - Share Premium   | 1,322                                     |
| tangible assets 3,857 Equity instruments issued other than capital   | 47,                                       |
| Goodwill - Equity component of compound financial instruments  | 47  |
| Other intangible assets 3,857 Other equity instruments issued  |   |
| 2,777,521 Other equity elements  |   |
| Current tax assets 35,942 Retained earnings  | 968,                                      |
| Deferred tax assets 2,741,579 Revaluation reserves   |   |
| ther assets 255,720 Other reserves   | 261                                       |
| Insurance contracts linked to pensions 118,893 (-) Treasury shares   | (2,                                       |
| Inventory - Profit/(loss) for the period   | 42  |
| Other 136,827 (-) Interim dividends  | (61,                                      |
| on-current assets and disposal groups classified as held for sale 380,870 Accumulated other comprehensive income   | -45,                                      |
|  | 20  |
| Items that will not be reclassified to profit or loss  | 1   |
| Items that will not be reclassified to profit or loss  TAL ASSETS  56,551,058  Actuarial gains or (-) losses on defined benefit pension plans  |   |
| Items that will not be reclassified to profit or loss  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale  |   |
| TAL ASSETS  56,551,058  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale  Fair value changes of equity instruments measured at fair value through  | red at fair value through other           |
| Items that will not be reclassified to profit or loss  AL ASSETS  56,551,058  Actuarial gains or (-) losse on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale  Fair value changes of equity instruments measured at fair value through  Hedge ineffectiveness of fair value hedges for equity instruments measure  |   |
| Items that will not be reclassified to profit or loss  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale  Fair value changes of equity instruments measured at fair value through  Hedge ineffectiveness of fair value hedges for equity instruments measure  comprehensive income  | lue through other comprehensive           |
| TAL ASSETS  56,551,058  Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Fair value changes of equity instruments measured at fair value through Hedge ineffectiveness of fair value hedges for equity instruments measure comprehensive income Fair value changes of equity instruments measured at fair value comprehensive income  |   |
| Items that will not be reclassified to profit or loss  Actuarial gains or (-) loss of fined benefit pension plans  Non-current assets and disposal groups classified as held for sale  Fair value changes of equity instruments measured at fair value through  Hedge ineffectiveness of fair value hedges for equity instruments measure  comprehensive income  Fair value changes of equity instruments measured at fair val  income [hedged ttem]   | lue through other comprehensive           |
| Items that will not be reclassified to profit or loss  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale  Fair value changes of equity instruments measured at fair value through  Hedge ineffectiveness of fair value hedges for equity instruments measure  comprehensive income  Fair value changes of equity instruments measured at fair value  comprehensive income   |   |
| Items that will not be reclassified to profit or loss  AL ASSETS  56,551,058  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale  Fair value changes of equity instruments measured at fair value through  Hedge ineffectiveness of fair value hedges for equity instruments measured at fair val  income [hedge ditem]  Fair value changes of equity instruments measured at fair val  income [hedging instrument]  |   |
| AL ASSETS  56,551,058  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale  Fair value changes of equity instruments measured at fair value through  Hedge ineffectiveness of fair value hedges for equity instruments measure  comprehensive income  Fair value changes of equity instruments measured at fair val  income [hedge item]  Fair value changes of equity instruments measured at fair val  income [hedging instrument]  Fair value changes of fair value through profit or los  | ss attributable to changes in their       |
| Items that will not be reclassified to profit or loss  |   |
| Items that will not be reclassified to profit or loss  ALASSETS  56,551,058  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale  Fair value changes of equity instruments measured at fair value through  Hedge ineffectiveness of fair value hedges for equity instruments measure  comprehensive income  Fair value changes of equity instruments measured at fair val  income [hedge item]  Fair value changes of equity instruments measured at fair val  income [hedging instrument]  Fair value changes of equity instruments or credit risk  Items that may be reclassified to profit or loss   |   |
| Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Fair value changes of equity instruments measured at fair value through Hedge ineffectiveness of fair value hedges for equity instruments measure comprehensive income Fair value changes of equity instruments measured at fair val income [hedge item] Fair value changes of equity instruments measured at fair val income [hedging instrument] Fair value changes of equity instrument) Fair value changes of equity instrument) Fair value changes of equity instrument) Hedging instrument Fair value changes of equity instrument) Fair value changes of equity instrument) Hedging instrument Fair value changes of equity instrument) Fair value changes of equity instrument) Hedging instrument Hedge of net investments in foreign operations [effective portion]  | -66                                       |
| Items that will not be reclassified to profit or loss  Actuarial gains or (-) losse on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale Fair value changes of equity instruments measured at fair value through Hedge ineffectiveness of fair value hedges for equity instruments measure comprehensive income Fair value changes of equity instruments measured at fair val income [hedged item] Fair value changes of equity instruments measured at fair val income [hedged item] Fair value changes of financial liabilities at fair value through profit or loss credit risk Items that may be reclassified to profit or loss Hedge of net investments in foreign operations [effective portion] Foreign currency translation  | -66                                       |
| Items that will not be reclassified to profit or loss  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale Fair value changes of equity instruments measured at fair value through Hedge ineffectiveness of fair value hedges for equity instruments measure comprehensive income Fair value changes of equity instruments measured at fair val income [hedged item] Fair value changes of equity instruments measured at fair val income [hedging instrument] Fair value changes of equity instruments measured at fair val income [hedging instrument] Fair value changes of fundinational fail billities at fair value through profit or los credit risk Items that may be reclassified to profit or loss Hedge of net investments in foreign operations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion]  | -66<br>(50,                               |
| Items that will not be reclassified to profit or loss  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale Fair value changes of equity instruments measured at fair value through Hedge ineffectiveness of fair value hedges for equity instruments measure comprehensive income Fair value changes of equity instruments measured at fair val income [hedged item] Fair value changes of equity instruments measured at fair val income [hedged item] Fair value changes of fain instrument] Fair value changes of financial liabilities at fair val credit risk Items that may be reclassified to profit or loss Hedge of net investments in foreign operations [effective portion] Foreign currency translation   | -66<br>(50,                               |
| Items that will not be reclassified to profit or loss  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale Fair value changes of equity instruments measured at fair value through Hedge ineffectiveness of fair value heages for equity instruments measure comprehensive income Fair value changes of equity instruments measured at fair val income [hedge item] Fair value changes of equity instruments measured at fair val income [hedging instrument] Fair value changes of equity instruments measured at fair val income [hedging of instrument] Fair value changes of from the changes of equity instruments measured at fair val income [hedging of instrument] Fair value changes of from the changes of financial liabilities at fair value through profit or los credit risk Items that may be reclassified to profit or loss Hedge of net investments in foreign operations [effective portion] Foreign currency translation Hedging derivatives. Cash flow hedges reserve [effective portion]  | -66                                       |
| Items that will not be reclassified to profit or loss Actuarial gains or <) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Fair value changes of equity instruments measured at fair value through Hedge ineffectiveness of fair value hedges or equity instruments measured at fair value hedges or equity instruments measured at fair value changes of equity instruments measured at fair value changes  | -66                                       |
| Items that will not be reclassified to profit or loss  Actuarial gains or (-) losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale  Fair value changes of equity instruments measured at fair value through  Hedge ineffectiveness of fair value hedges for equity instruments measured at fair val  income [hedged item]  Fair value changes of equity instruments measured at fair val  income [hedged item]  Fair value changes of equity instruments measured at fair val  income [hedgin instrument]  Fair value changes of equity instruments measured at fair val  income [hedgin instrument]  Fair value changes of financial liabilities at fair value through profit or loss  the dege of net investments in foreign operations [effective portion]  Foreign currency translation  Hedging derivatives. Cash flow hedges reserve [effective portion]  Fair value changes of debt instruments measured at fair value through of  Hedging derivatives. Cash flow hedges reserve [effective portion]   | -66                                       |
| AL ASSETS  56,551,058  Actuarial gains or : () losses on defined benefit pension plans  Non-current assets and disposal groups classified as held for sale  Fair value changes of equity instruments measured at fair value through  Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value comprehensive income  Fair value changes of equity instruments measured at fair value income [hedged item]  Fair value changes of fair value through profit or los  redit risk  Items that may be reclassified to profit or loss  Hedge of net investments in foreign operations [effective portion]  Foreign currency translation  Hedging derivatives. Cash flow hedges reserve [effective portion]  Fair value changes of debt instruments measured at fair value through of Hedging instruments [not designated elements]  Non-current assets and disposal groups classified as held for sale  | -66                                       |
| Items that will not be reclassified to profit or loss  | -66, (50,) ther comprehensive income -15, |
| Items that will not be reclassified to profit or loss  | -66 (50) ther comprehensive income -15    |
| Items that will not be reclassified to profit or loss  | -66 (50) other comprehensive income -15   |
| Items that will not be reclassified to profit or loss Actuarial gains or (-) losses on defined benefit pension plans Non-current assets and disposal groups classified as held for sale Fair value changes of equity instruments measured at fair value through Hedge ineffectiveness of fair value hanges of equity instruments measured at fair value changes of equity instruments for end in come [hedging derivatives. Cash flow hedges reserve [effective portion] Fair value changes of equity instruments measured at fair value changes of equity instruments for end in come [effective portion] Fair value changes of equity instruments measured at fair value changes of equity instruments for end in come [ended them] Fair value changes of equity instruments measured at fair value changes of equity instruments for end in come [ended them] Fair value changes of equity instruments for end in come [ended them] Fair value changes of equity instruments measured at fair value changes of equity instruments for end in come [ended them] Fair value changes of equity instruments for end in come [ended them] Fair value changes of equity instruments for end in come [ended them] Fair value changes of equity instruments for end in come [ended them] Fair value changes of equity instruments for end in come [ended them] Fair value changes of equity instruments for end in | -66,<br>(50,k                             |