

**Consolidated balance sheet  
as at 30 September 2020**

(EUR thousand)

**Assets**

Cash and deposits with central banks and other demand deposits	48.654
Financial assets held for trading	42.393
Financial assets at fair value through profit or loss	47
Financial assets at fair value through other comprehensive income	1.675.353
Financial assets at amortized cost	253.287
Other tangible assets	14.992
Intangible assets	538
Tax assets	20.730
Other assets	32.161
Non-current assets held for sale	19
<b>Total Assets</b>	<b>2.088.174</b>

**Liabilities**

Financial liabilities held for trading	16.675
Financial liabilities at amortized cost	1.547.287
Hedging derivatives	76.073
Provisions	889
Tax liabilities	8.102
Other liabilities	23.606
<b>Total Liabilities</b>	<b>1.672.633</b>

**Shareholder's Equity**

Share capital	150.000
Share premium	12.849
Other acc. comprehensive income, retained earnings and other reserves	238.812
Treasury stock	(38)
Net profit attributable to shareholders of the Bank	13.712
Non-controlling interests	205
<b>Total Shareholder's Equity</b>	<b>415.541</b>

**Total Liabilities and Shareholder's Equity** **2.088.174**

**Banco Finantia, S.A.**

Lisboa - Rua General Firmino Miguel 5 1º 1600-100 Lisboa Portugal +351 21 720 2000 (Sede)  
 finantia@finantia.com www.finantia.com

**Consolidated income statement  
as at 30 September 2020**

(EUR thousand)

Interest and similar income	60.883
Interest expense and similar charges	(23.500)
<b>Net interest income</b>	<b>37.383</b>
Dividend income	-
Fee and commission income	797
Fee and commission expense	(342)
Net results from financial operations	951
Other operating income	1.944
Other operating expense	(446)
<b>Total operating income</b>	<b>40.287</b>
Staff costs	(9.906)
Other administrative expenses	(6.363)
Depreciation and amortization	(1.293)
<b>Total operating costs</b>	<b>(17.562)</b>
<b>Operating profit before impairment and provisions</b>	<b>22.725</b>
Provisions or reversal of provisions	8
Impairment or reversal of impairment	(9.533)
<b>Profit before tax</b>	<b>13.201</b>
Current income tax	(1.792)
Deferred income tax	2.309
<b>Net profit</b>	<b>13.718</b>
Attributable to:	
Shareholders of the Bank	13.712
Non-controlling interests	6

**Banco Finantia, S.A.**

Lisboa - Rua General Firmino Miguel 5 1º 1600-100 Lisboa Portugal +351 21 720 2000 (Sede)  
 finantia@finantia.com www.finantia.com

**Consolidated statement of comprehensive income  
as at 30 September 2020**

(EUR thousand)

<b>Net profit</b>	<b>13.718</b>
<b>Items that may be reclassified to profit or loss</b>	
Debt instruments at fair value through other comprehensive income	(81.002)
Foreign exchange variations in foreign operational units	(5.343)
Net investment hedge in foreign operational units (effective part)	4.703
Taxes on income related to items that may be reclassified to profit or loss	22.257
<b>Other comprehensive income</b>	<b>(59.385)</b>
<b>Total comprehensive income</b>	<b>(45.667)</b>
Attributable to the shareholders of the Bank	(45.631)
Attributable to non-controlling interests	(36)

**Banco Finantia, S.A.**

Lisboa - Rua General Firmino Miguel 5 1º 1600-100 Lisboa Portugal +351 21 720 2000 (Sede)  
 finantia@finantia.com www.finantia.com