

CONSOLIDATED BALANCE SHEET

In Euros

ASSETS	31 décembre 2020	31 décembre 2019
CASH, CENTRAL BANKS, POSTAL OFFICE & BANKS	1,414,111,285.18	1,302,918,121.62
CUSTOMER TRANSACTIONS	533,821,996.91	698,603,082.61
FINANCE LEASES AND EQUIVALENT	0.00	0.00
BONDS, DEBT SECURITIES AND OTHER FIXED INCOME SECURITIES	156,338,277.19	136,143,859.79
INVESTMENTS IN AFFILIATED UNDERTAKINGS, PARTICIPATION INTEREST AND PORTFOLIO SECURITIES	48,782,680.49	53,189,989.13
TANGIBLE AND INTANGIBLE ASSETS	71,065,402.48	74,736,858.06
GOODWILL	0.00	0.00
PREPAYMENTS, ACCRUED INCOME AND SUNDRY ACCOUNTS	17,810,068.41	18,654,902.49
TOTAL ASSETS	2,241,929,710.66	2,284,246,813.70

LIABILITIES	31 décembre 2020	31 décembre 2019
TREASURY OPERATIONS AND INTERBANK TRANSACTIONS	28,624,431.88	44,151,120.99
CUSTOMER ACCOUNTS	1,885,200,785.07	1,809,206,299.12
ACCRUALS, DEFERED INCOME, SUNDRY ACCOUNTS AND OTHER	24,680,624.11	26,065,022.26
PROVISIONS	2,549,240.93	3,611,472.70
	0.00	0.00
FUND FOR GENERAL BANKING RISKS (FGBR)	93,714.87	93,265.89
SUBSCRIBED CAPITAL	135,000,000.00	135,000,000.00
SHARE PREMIUM ACCOUNT	0.00	0.00
RESERVES	160,289,156.65	250,252,730.88
YEAR'S PROFIT	5,491,757.15	15,866,901.86
TOTAL LIABILITIES	2,241,929,710.66	2,284,246,813.70

(*) Clients deposits : We must take into consideration, in addition to the above amount, the other client funds not included in Blom Bank Switzerland balance sheet (Fiduciary deposits placed outside the group and the client's securities portfolio) nor in BLOM BANK FRANCE balance sheet (client's securities portfolio) these funds amounts to EUR 622 Millions, which bring the total client deposit to EUR 2 507 "USD 3 076" (compared to EUR 3 299 Millions at the end of 2019)

OFF BALANCE SHEET	31 décembre 2020	31 décembre 2019
COMMITMENTS GIVEN		
FINANCING COMMITMENTS	14,511,866.98	16,081,074.94
GUARANTEES	81,109,138.92	112,918,407.49
COMMITMENTS GIVEN ON SECURITIES	0.00	0.00
COMMITMENTS RECEIVED		
FINANCING COMMITMENTS	0.00	0.00
GUARANTEES	15,242,378.88	18,753,889.79
COMMITMENTS RECEIVED ON SECURITIES	0.00	0.00



In Euros

CONSOLIDATED PROFIT AND LOSS ACCOUNT

	31 décembre 2020	31 décembre 2019
INTEREST AND SIMILAR INCOME	35,930,142.65	69,169,344.45
INTEREST AND SIMILAR CHARGES	(8,921,892.40)	(27,282,696.54)
INCOME FROM VARIABLE -YIELD SECURITIES	107,165.98	105,147.82
COMMISSION (INCOME)	12,022,593.04	12,440,756.75
COMMISSION (EXPENSES)	(2,373,064.27)	(2,890,195.56)
+/- PROFIT OR LOSS ON NEGOCIABLE PORTFOLIO TRANSACTIONS	3,897,084.14	4,277,911.29
+/- PROFIT OR LOSS ON PORTFOLIO HELD FOR SALE AND EQUIVALENT	0.00	0.00
OTHER BANKING OPERATION INCOME	867,640.30	981,520.05
OTHER BANKING OPERATION CHARGES	(262,589.53)	(1,338,801.99)
+/- MARGIN ON INSURANCE ACTIVITIES	0.00	0.00
+/- NET OF THE OTHER ACTIVITIES	210,237.40	336,833.17
NET BANKING EARNING	41,477,317.31	55,799,819.44
GENERAL OPERATING CHARGES	(31,268,542.39)	(32,882,049.57)
DEPRECIATION EXPENSES AND PROVISIONS FOR INTANGIBLE AND TANGIBLE FIXED ASSETS	(2,836,774.67)	(2,800,867.56)
GROSS TRADING RESULT	7,372,000.25	20,116,902.31
+/- RISK COST	(337,931.11)	313,044.37
TRADING RESULT	7,034,069.14	20,429,946.68
+/- SHARE IN THE NET RESULT OF THE COMPANIES PUT IN EQUIVALENCE	0.00	0.00
+/- PROFIT OR LOSS ON FIXED ASSETS	(71,914.20)	93,186.89
ORDINARY PRE-TAX PROFIT OR LOSS	6,962,154.94	20,523,133.57
+/- EXCEPTIONNAL PROFIT OR LOSS	0.00	0.00
INCOME TAX	(1,470,397.78)	(4,656,231.71)
ALLOCATION FOR AMORTIZATION OF GOODWILL	0.00	0.00
+/- ALLOCATION FOR FUNDS FOR GENERAL BANKING RISKS	0.00	0.00
+/- MINORITY SHARE		0.00
PROFIT OR LOSS FOR THE FINANCIAL YEAR GROUP SHARE	5,491,757.16	15,866,901.86
PROFIT OR LOSS BY SHARE	1.22	3.53
PROFIT OR LOSS DILUTED BY SHARE	1.22	3.53