

Consolidated Balance Sheet Statement

Euros

	31/03/2023
Assets	
Cash, cash balances at central banks and other demand deposits	222 573 569
Financial assets designated at fair value through profit or loss	12 100 181
Financial assets held for trading	1 535 001
Non-trading financial assets mandatorily at fair value through profit or loss	10 564 428
Other financial assets	752
Financial assets at fair value through other comprehensive income	62 312 330
Financial assets at amortised cost	190 250 924
Of wich:	
Loans and advances	57 808 324
Derivatives – Hedge accounting	99 883
Investments in subsidiaries, joint ventures and associates excluded from the consolidation	71 533
Tangible assets	12 225 058
Intangible assets	982 323
Tax assets	1 261 600
Other assets	7 496 685
Non-current assets and disposal groups stated as held for sale	0
Total Assets	509 374 086
Liabilities	
Financial liabilities held for trading	879 469
Financial liabilities measured at amortised cost	462 237 759
Derivatives – Hedge accounting	0
Provisions	209 963
Tax liabilities	1 172 402
Other liabilities	6 147 184
Total Liabilities	470 646 777
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	(1 427 844)
Retained earnings	4 679 714
Other reserves	14 307 665
Profit or loss attributable to owners of the parent	782 649
Total Equity Attributable to the Group	38 711 442
Minority interests	15 868
Total Equity	38 727 309
Total Equity and Total Liabilities	509 374 086

Consolidated statement of other comprehensive income

Euros

	31/03/2023
Profit or loss for the year	782 325
Items that will not be reclassified to profit or loss:	
Tangible assets	(21)
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	(7 335)
Financial assets at fair value through other comprehensive income	1 455 095
Income tax relating to items that may be reclassified to profit or loss	(334 280)
Other comprehensive income	1 113 458
Overall comprehensive income for the year	1 895 783
Attributable to minority interests (non-controlling interests)	(324)
Attributable to shareholders	1 896 107

Consolidated statement of profit or loss

Euros

	31/03/2023
Interest income	3 212 862
Interest expenses	(544 345)
Net interest	2 668 516
Dividend income	204 893
Fee and commission income	1 935 652
Fee and commission expenses	(1 164 833)
Gains or losses on financial assets and liabilities held for trading, net	1 215 584
Gains or losses on financial assets at fair value through other comprehensive income	(753 783)
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(26 416)
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	361 366
Gains or losses on derecognition of non-financial assets, net	48 294
Gains or losses on other operations	(170 326)
Total operating income, net	4 318 947
Staff expenses	(1 615 438)
Other administrative expenses	(1 228 621)
Depreciation	(403 308)
Provisions or reversal of provisions	(154)
Impairment on financial assets at amortised cost	137 813
Impairment on financial assets at fair value through other comprehensive income	(144 072)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	1 065 166
Tax	
Current income tax	(296 299)
Deferred income tax	13 459
Profit for the year	782 325
Attributable to owners of the parent	782 649
Attributable to minority interest [non-controlling interests]	(324)