

Individual Balance Sheet Statement

Euros

	31/03/2023
Assets	
Cash, cash balances at central banks and other demand deposits	222 548 664
Financial assets designated at fair value through profit or loss	12 099 428
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	0
Financial assets at fair value through other comprehensive income	62 312 330
Financial assets at amortised cost	193 586 929
Of wich:	
Loans and advances	57 808 324
Derivatives – Hedge accounting	99 883
Investments in subsidiaries, joint ventures and associates	491 603
Tangible assets	12 206 595
Intangible assets	898 893
Tax assets	1 261 600
Other assets	4 185 643
Non-current assets and disposal groups classified as held for sale	0
Total Assets	509 691 570
Liabilities	
Financial liabilities held for trading	879 469
Financial liabilities measured at amortised cost	462 629 616
Derivatives – Hedge accounting	0
Provisions	209 963
Tax liabilities	1 164 640
Other liabilities	6 096 440
Total Liabilities	470 980 129
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	(1 427 844)
Retained earnings	4 680 495
Other reserves	14 306 884
Net income of the financial year	782 649
Total Equity	38 711 442
Total Equity and Total Liabilities	509 691 570



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**BANCO
CARREGOSA****Individual statement of other comprehensive income**

Euros

	31/03/2023
Profit or loss for the year	782 649
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
Total comprehensive income for the year	1 896 107



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**BANCO
CARREGOSA****Individual statement of profit or loss**

Euros

	31/03/2023
Interest income	3 212 862
Interest expenses	(544 481)
Net interest	2 668 381
Dividend income	202 087
Fee and commission income	1 826 857
Fee and commission expenses	(1 164 396)
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	(750 978)
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	49 076
Gains or losses on other operations	(169 577)
Total operating income, net	4 211 985
Staff expenses	(1 548 165)
Other administrative expenses	(1 199 170)
Depreciation	(392 747)
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	1 065 490
Tax	
Current income tax	(296 299)
Deferred income tax	13 459
Profit or loss for the year	782 649