

Consolidated Balance Sheet Statement

Euros

	31/03/2024
Assets	
Cash, cash balances at central banks and other demand deposits	319 593 635
Financial assets designated at fair value through profit or loss	19 880 170
Financial assets held for trading	5 507 169
Non-trading financial assets mandatorily at fair value through profit or loss	14 372 172
Other financial assets	829
Financial assets at fair value through other comprehensive income	44 349 060
Financial assets at amortised cost	212 865 532
Of wich:	
Loans and advances	58 183 065
Derivatives – Hedge accounting	0
Investments in subsidiaries, joint ventures and associates excluded from the consolidation	74 868
Tangible assets	12 266 988
Intangible assets	1 117 058
Tax assets	128 033
Other assets	2 126 624
Non-current assets and disposal groups stated as held for sale	0
Total Assets	612 401 968
Liabilities	
Financial liabilities held for trading	78 099
Financial liabilities measured at amortised cost	560 134 973
Derivatives – Hedge accounting	0
Provisions	11 277
Tax liabilities	1 383 822
Other liabilities	3 741 947
Total Liabilities	565 350 118
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	2 285 239
Retained earnings	7 429 232
Other reserves	14 467 217
Profit or loss attributable to owners of the parent	2 482 243
Total Equity Attributable to the Group	47 033 189
Minority interests	18 660
Total Equity	47 051 849
Total Equity and Total Liabilities	612 401 968

Consolidated statement of other comprehensive income

Euros

	31/03/2024
Profit or loss for the year	2 482 666
Items that will not be reclassified to profit or loss:	
Tangible assets	(1 953)
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	0
Financial assets at fair value through other comprehensive income	1 026 185
Income tax relating to items that may be reclassified to profit or loss	(33 418)
Other comprehensive income	990 813
Overall comprehensive income for the year	3 473 479
Attributable to minority interests (non-controlling interests)	422
Attributable to shareholders	3 473 057

Consolidated statement of profit or loss

Euros

	31/03/2024
Interest income	5 663 137
Interest expenses	(2 736 618)
Net interest	2 926 518
Dividend income	202 899
Fee and commission income	2 548 286
Fee and commission expenses	(1 167 812)
Gains or losses on financial assets and liabilities held for trading, net	1 538 342
Gains or losses on financial assets at fair value through other comprehensive income	(561 906)
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	111 451
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	(117 656)
Gains or losses on derecognition of non-financial assets, net	38 590
Gains or losses on other operations	(132 974)
Total operating income, net	5 385 737
Staff expenses	(1 817 230)
Other administrative expenses	(1 106 380)
Depreciation	(441 678)
Provisions or reversal of provisions	(9 792)
Impairment on financial assets at amortised cost	(127 806)
Impairment on financial assets at fair value through other comprehensive income	865 106
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	2 747 955
Tax	
Current income tax	(224 223)
Deferred income tax	(41 067)
Profit for the year	2 482 666
Attributable to owners of the parent	2 482 243
Attributable to minority interest [non-controlling interests]	422