

Individual Balance Sheet Statement

Euros

	30/09/2022
Assets	
Cash, cash balances at central banks and other demand deposits	31 584 491
Financial assets designated at fair value through profit or loss	14 802 977
Financial assets held for trading	4 094 793
Non-trading financial assets mandatorily at fair value through profit or loss	10 708 183
Other financial assets	0
Financial assets at fair value through other comprehensive income	60 433 116
Financial assets at amortised cost	270 751 459
Of which:	
Loans and advances	53 508 173
Derivatives – Hedge accounting	95 950
Investments in subsidiaries, joint ventures and associates	321 753
Tangible assets	11 399 885
Intangible assets	879 302
Tax assets	2 278 083
Other assets	52 727 039
Non-current assets and disposal groups classified as held for sale	0
Total Assets	445 274 055
Liabilities	
Financial liabilities held for trading	38 735
Financial liabilities measured at amortised cost	405 345 747
Derivatives – Hedge accounting	0
Provisions	322 800
Tax liabilities	981 076
Other liabilities	3 905 662
Total Liabilities	410 594 021
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	(3 781 545)
Retained earnings	3 080 344
Other reserves	14 306 884
Net income of the financial year	705 095
Total Equity	34 680 035
Total Equity and Total Liabilities	445 274 055

Individual statement of other comprehensive income

Euros

	30/09/2022
Profit or loss for the year	705 095
Items that will not be reclassified to profit or loss:	
Tangible assets	(8 218)
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	134 251
Financial assets at fair value through other comprehensive income	(7 693 050)
Income tax relating to items that may be reclassified to profit or loss	1 456 268
Other comprehensive income	(6 110 749)
Total comprehensive income for the year	(5 405 654)

Individual statement of profit or loss

Euros

	30/09/2022
Interest income	3 829 227
Interest expenses	(563 548)
Net interest	3 265 679
Dividend income	390 758
Fee and commission income	5 984 008
Fee and commission expenses	(2 871 005)
Gains or losses on financial assets and liabilities held for trading, net	5 698 712
Gains or losses on financial assets at fair value through other comprehensive income	(216 678)
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	35 721
Gains or losses on financial assets at amortised cost	444 009
Exchange differences gain or loss, net	(3 421 263)
Gains or losses on derecognition of non-financial assets, net	257 675
Gains or losses on other operations	(72 883)
Total operating income, net	9 494 734
Staff expenses	(4 385 216)
Other administrative expenses	(3 160 442)
Depreciation	(1 154 531)
Provisions or reversal of provisions	884
Impairment on financial assets at amortised cost	56 651
Impairment on financial assets at fair value through other comprehensive income	(43 055)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	809 025
Tax	
Current income tax	(129 975)
Deferred income tax	26 045
Profit or loss for the year	705 095