

Consolidated Balance Sheet Statement

Euros

	30/09/2023
Assets	
Cash, cash balances at central banks and other demand deposits	144 209 007
Financial assets designated at fair value through profit or loss	13 090 273
Financial assets held for trading	2 203 578
Non-trading financial assets mandatorily at fair value through profit or loss	10 885 866
Other financial assets	829
Financial assets at fair value through other comprehensive income	37 460 974
Financial assets at amortised cost	237 604 258
Of wich:	
Loans and advances	52 952 628
Derivatives – Hedge accounting	95 961
Investments in subsidiaries, joint ventures and associates excluded from the consolidation	71 694
Tangible assets	12 418 264
Intangible assets	1 028 996
Tax assets	218 027
Other assets	7 005 730
Non-current assets and disposal groups stated as held for sale	0
Total Assets	453 203 183
Liabilities	
Financial liabilities held for trading	42 786
Financial liabilities measured at amortised cost	402 832 775
Derivatives – Hedge accounting	0
Provisions	210 475
Tax liabilities	1 147 525
Other liabilities	5 529 748
Total Liabilities	409 763 310
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	2 486 202
Retained earnings	4 016 912
Other reserves	14 467 024
Profit or loss attributable to owners of the parent	2 087 378
Total Equity Attributable to the Group	43 426 773
Minority interests	13 100
Total Equity	43 439 873
Total Equity and Total Liabilities	453 203 183

Consolidated statement of other comprehensive income

Euros

	30/09/2023
Profit or loss for the year	2 084 287
Items that will not be reclassified to profit or loss:	
Tangible assets	(11 007)
Actuarial gains or losses on defined benefit pension plans	0
Items that may be reclassified to profit or loss	
Cash flow hedges	(11 258)
Financial assets at fair value through other comprehensive income	6 187 043
Income tax relating to items that may be reclassified to profit or loss	(1 374 722)
Other comprehensive income	4 790 056
Overall comprehensive income for the year	6 874 343
Attributable to minority interests (non-controlling interests)	(3 091)
Attributable to shareholders	6 877 434



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

Euros

	30/09/2023
Interest income	10 323 640
Interest expenses	(2 306 513)
Net interest	8 017 127
Dividend income	348 952
Fee and commission income	5 899 454
Fee and commission expenses	(2 642 162)
Gains or losses on financial assets and liabilities held for trading, net	2 930 840
Gains or losses on financial assets at fair value through other comprehensive income	(816 770)
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	283 146
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	158 787
Gains or losses on derecognition of non-financial assets, net	69 132
Gains or losses on other operations	(451 661)
Total operating income, net	13 796 844
Staff expenses	(5 025 813)
Other administrative expenses	(3 726 971)
Depreciation	(1 254 013)
Provisions or reversal of provisions	(666)
Impairment on financial assets at amortised cost	(545 614)
Impairment on financial assets at fair value through other comprehensive income	(381 516)
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	2 862 251
Tax	
Current income tax	(728 133)
Deferred income tax	(49 831)
Profit for the year	2 084 287
Attributable to owners of the parent	2 087 378
Attributable to minority interest [non-controlling interests]	(3 091)