

Individual Balance Sheet Statement

Euros

	30/09/2023
Assets	
Cash, cash balances at central banks and other demand deposits	144 192 413
Financial assets designated at fair value through profit or loss	13 089 444
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	0
Financial assets at fair value through other comprehensive income	37 460 974
Financial assets at amortised cost	240 346 058
Of wich:	
Loans and advances	52 952 628
Derivatives – Hedge accounting	95 961
Investments in subsidiaries, joint ventures and associates	473 589
Tangible assets	12 410 584
Intangible assets	955 904
Tax assets	218 027
Other assets	4 281 120
Non-current assets and disposal groups classified as held for sale	0
Total Assets	453 524 074
Liabilities	
Financial liabilities held for trading	42 786
Financial liabilities measured at amortised cost	403 202 358
Derivatives – Hedge accounting	0
Provisions	210 475
Tax liabilities	1 149 827
Other liabilities	5 491 855
Total Liabilities	410 097 301
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	2 486 202
Retained earnings	4 017 692
Other reserves	14 466 244
Net income of the financial year	2 087 378
Total Equity	43 426 773
Total Equity and Total Liabilities	453 524 074

Individual statement of other comprehensive income

Euros

	30/09/2023
Profit or loss for the year	2 087 378
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
Total comprehensive income for the year	6 877 434

Individual statement of profit or loss

Euros

	30/09/2023
Interest income	10 323 629
Interest expenses	(2 308 919)
Net interest	8 014 710
Dividend income	348 952
Fee and commission income	5 553 469
Fee and commission expenses	(2 641 523)
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	69 754
Gains or losses on other operations	(507 716)
Total operating income, net	13 393 650
Staff expenses	(4 745 061)
Other administrative expenses	(3 633 119)
Depreciation	(1 222 332)
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	2 865 342
Tax	
Current income tax	(728 133)
Deferred income tax	(49 831)
Profit or loss for the year	2 087 378