

Consolidated Balance Sheet Statement

Euros

	30/09/2024
Assets	
Cash, cash balances at central banks and other demand deposits	239 397 312
Financial assets designated at fair value through profit or loss	15 270 154
Financial assets held for trading	1 579 597
Non-trading financial assets mandatorily at fair value through profit or loss	13 689 728
Other financial assets	829
Financial assets at fair value through other comprehensive income	44 090 052
Financial assets at amortised cost	222 916 013
Of wich:	
Loans and advances	54 029 907
Derivatives – Hedge accounting	0
Investments in subsidiaries, joint ventures and associates excluded from the consolidation	52 237
Tangible assets	12 249 640
Intangible assets	1 190 227
Tax assets	118 700
Other assets	4 699 852
Non-current assets and disposal groups stated as held for sale	298 379
Total Assets	540 282 565
Liabilities	
Financial liabilities held for trading	355 307
Financial liabilities measured at amortised cost	484 384 405
Derivatives – Hedge accounting	0
Provisions	10 700
Tax liabilities	1 306 268
Other liabilities	6 703 810
Total Liabilities	492 760 489
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	2 327 226
Retained earnings	5 773 609
Other reserves	14 809 397
Profit or loss attributable to owners of the parent	4 222 370
Total Equity Attributable to the Group	47 501 859
Minority interests	20 218
Total Equity	47 522 076
Total Equity and Total Liabilities	540 282 565

Consolidated statement of other comprehensive income

Euros

	30/09/2024
Profit or loss for the year	4 224 349
Items that will not be reclassified to profit or loss:	
Tangible assets	6 750
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	1 176 302
Income tax relating to items that may be reclassified to profit or loss	(44 579)
Other comprehensive income	1 138 473
Overall comprehensive income for the year	5 362 822
Attributable to minority interests (non-controlling interests)	1 980
Attributable to shareholders	5 360 843

Consolidated statement of profit or loss

Euros

	30/09/2024
Interest income	15 738 191
Interest expenses	(7 831 516)
Net interest	7 906 676
Dividend income	333 778
Fee and commission income	6 671 229
Fee and commission expenses	(2 438 551)
Gains or losses on financial assets and liabilities held for trading, net	2 322 575
Gains or losses on financial assets at fair value through other comprehensive income	(554 489)
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	630 097
Gains or losses on financial assets at amortised cost	106 903
Exchange differences gain or loss, net	400 932
Gains or losses on derecognition of non-financial assets, net	118 889
Gains or losses on other operations	(1 286 220)
Total operating income, net	14 211 818
Staff expenses	(5 553 339)
Other administrative expenses	(3 510 546)
Depreciation	(1 427 945)
Provisions or reversal of provisions	(9 215)
Impairment on financial assets at amortised cost	422 375
Impairment on financial assets at fair value through other comprehensive income	970 774
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	5 103 921
Tax	
Current income tax	(763 664)
Deferred income tax	(115 908)
Profit for the year	4 224 349
Attributable to owners of the parent	4 222 370
Attributable to minority interest [non-controlling interests]	1 980