

Individual Balance Sheet Statement

Euros

	30/09/2024
Assets	
Cash, cash balances at central banks and other demand deposits	239 377 442
Financial assets designated at fair value through profit or loss	15 269 325
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	0
Financial assets at fair value through other comprehensive income	44 090 052
Financial assets at amortised cost	222 919 642
Of wich:	
Loans and advances	54 029 907
Derivatives – Hedge accounting	0
Investments in subsidiaries, joint ventures and associates	537 458
Tangible assets	12 228 012
Intangible assets	1 158 151
Tax assets	118 700
Other assets	4 632 855
Non-current assets and disposal groups classified as held for sale	298 379
Total Assets	540 630 015
Liabilities	
Financial liabilities held for trading	355 307
Financial liabilities measured at amortised cost	484 809 277
Derivatives – Hedge accounting	0
Provisions	10 700
Tax liabilities	1 299 899
Other liabilities	6 652 974
Total Liabilities	493 128 156
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	2 327 226
Retained earnings	5 776 167
Other reserves	14 806 839
Net income of the financial year	4 222 370
Total Equity	47 501 859
Total Equity and Total Liabilities	540 630 015

Individual statement of other comprehensive income

Euros

	30/09/2024
Profit or loss for the year	4 222 370
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
Total comprehensive income for the year	5 360 843

Individual statement of profit or loss

Euros

	30/09/2024
Interest income	15 737 615
Interest expenses	(7 838 831)
Net interest	7 898 784
Dividend income	333 778
Fee and commission income	6 139 838
Fee and commission expenses	(2 438 029)
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	86 831
Gains or losses on other operations	(1 192 627)
Total operating income, net	13 734 591
Staff expenses	(5 221 658)
Other administrative expenses	(3 390 082)
Depreciation	(1 410 714)
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	5 096 071
Tax	
Current income tax	(757 793)
Deferred income tax	(115 908)
Profit or loss for the year	4 222 370