BANCO CARREGOSA

Consolidated Balance Sheet Statement

Euros

	30/09/2025
Assets	
Cash, cash balances at central banks and other demand deposits	229 530 303
Financial assets designated at fair value through profit or loss	18 961 522
Financial assets held for trading	6 031 370
Non-trading financial assets mandatorily at fair value through profit or loss	12 929 323
Other financial assets	829
Financial assets at fair value through other comprehensive income	32 040 870
Financial assets at amortised cost	210 769 681
Of wich:	
Loans and advances	57 102 205
Derivatives – Hedge accounting	0
Investments in subsidiaries, joint ventures and associates excluded from the consolidation	93 910
Tangible assets	11 847 721
Intangible assets	1 400 314
Tax assets	202 863
Other assets	5 338 847
Non-current assets and disposal groups stated as held for sale	298 379
Total Assets	**510 484 409**
Liabilities	
Financial liabilities held for trading	282 633
Financial liabilities measured at amortised cost	453 943 752
Derivatives – Hedge accounting	0
Provisions	11 020
Tax liabilities	1 466 017
Other liabilities	6 347 918
Total Liabilities	**462 051 340**
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	2 526 009
Retained earnings	8 098 498
Other reserves	15 224 859
Profit or loss attributable to owners of the parent	2 184 460
Total Equity Attributable to the Group	**48 403 083**
Minority interests	29 986
Total Equity	**48 433 069**
Total Equity and Total Liabilities	**510 484 409**

BANCO CARREGOSA

Consolidated statement of other comprehensive income

Euros

	30/09/2025
Profit or loss for the year	**2 193 127**
Items that will not be reclassified to profit or loss:	
Tangible assets	17 174
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	(48 115)
Income tax relating to items that may be reclassified to profit or loss	(7 221)
Other comprehensive income	**(38 162)**
Overall comprehensive income for the year	**2 154 965**
Attributable to minority interests (non-controlling interests)	8 667
Attributable to shareholders	2 146 298

BANCO CARREGOSA

Consolidated statement of profit or loss

Euros

	30/09/2025
Interest income	10 874 086
Interest expenses	(4 643 756)
Net interest	**6 230 330**
Dividend income	284 327
Fee and commission income	7 793 039
Fee and commission expenses	(2 861 041)
Gains or losses on financial assets and liabilities held for trading, net	328 918
Gains or losses on financial assets at fair value through other comprehensive income	27 577
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	378 646
Gains or losses on financial assets at amortised cost	(6 816)
Exchange differences gain or loss, net	2 589 659
Gains or losses on derecognition of non-financial assets, net	111 673
Gains or losses on other operations	(512 839)
Total operating income, net	**14 363 475**
Staff expenses	(6 067 351)
Other administrative expenses	(3 809 658)
Depreciation	(1 559 220)
Provisions or reversal of provisions	(225)
Impairment on financial assets at amortised cost	(19 075)
Impairment on financial assets at fair value through other comprehensive income	19 669
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	**2 927 614**
Tax	
Current income tax	(643 425)
Deferred income tax	(91 063)
Profit for the year	**2 193 127**
Attributable to owners of the parent	2 184 460
Attributable to minority interest [non-controlling interests]	8 667