

Consolidated Balance Sheet Statement

Euros

	31/03/2025
Assets	
Cash, cash balances at central banks and other demand deposits	267 911 959
Financial assets designated at fair value through profit or loss	18 168 036
Financial assets held for trading	5 918 032
Non-trading financial assets mandatorily at fair value through profit or loss	12 249 175
Other financial assets	829
Financial assets at fair value through other comprehensive income	29 021 111
Financial assets at amortised cost	195 530 889
Of which:	
Loans and advances	57 569 755
Derivatives – Hedge accounting	0
Investments in subsidiaries, joint ventures and associates excluded from the consolidation	79 455
Tangible assets	11 609 742
Intangible assets	1 334 492
Tax assets	29 128
Other assets	10 645 681
Non-current assets and disposal groups stated as held for sale	298 379
Total Assets	534 628 872
Liabilities	
Financial liabilities held for trading	440 562
Financial liabilities measured at amortised cost	466 906 863
Derivatives – Hedge accounting	0
Provisions	11 166
Tax liabilities	1 473 453
Other liabilities	17 578 641
Total Liabilities	486 410 685
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	2 547 049
Retained earnings	9 898 631
Other reserves	14 813 249
Profit or loss attributable to owners of the parent	566 626
Total Equity Attributable to the Group	48 194 812
Minority interests	23 375
Total Equity	48 218 186
Total Equity and Total Liabilities	534 628 872

Consolidated statement of other comprehensive income

Euros

	31/03/2025
Profit or loss for the year	568 682
Items that will not be reclassified to profit or loss:	
Tangible assets	10 278
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	346 479
Income tax relating to items that may be reclassified to profit or loss	(12 984)
Other comprehensive income	343 773
Overall comprehensive income for the year	912 455
Attributable to minority interests (non-controlling interests)	2 056
Attributable to shareholders	910 399

Consolidated statement of profit or loss

Euros

	31/03/2025
Interest income	3 984 897
Interest expenses	(1 858 921)
Net interest	2 125 976
Dividend income	193 153
Fee and commission income	2 479 454
Fee and commission expenses	(1 126 393)
Gains or losses on financial assets and liabilities held for trading, net	423 833
Gains or losses on financial assets at fair value through other comprehensive income	3 583
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(233 484)
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	741 610
Gains or losses on derecognition of non-financial assets, net	36 441
Gains or losses on other operations	(255 594)
Total operating income, net	4 388 579
Staff expenses	(1 909 131)
Other administrative expenses	(1 197 978)
Depreciation	(491 988)
Provisions or reversal of provisions	(371)
Impairment on financial assets at amortised cost	(9 681)
Impairment on financial assets at fair value through other comprehensive income	31 401
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	810 830
Tax	
Current income tax	(278 733)
Deferred income tax	36 585
Profit for the year	568 682
Attributable to owners of the parent	566 626
Attributable to minority interest [non-controlling interests]	2 056