

Individual Balance Sheet Statement

Euros

	31/03/2025
Assets	
Cash, cash balances at central banks and other demand deposits	267 896 091
Financial assets designated at fair value through profit or loss	18 167 207
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	0
Financial assets at fair value through other comprehensive income	29 021 111
Financial assets at amortised cost	195 510 089
Of wich:	
Loans and advances	57 569 755
Derivatives – Hedge accounting	0
Investments in subsidiaries, joint ventures and associates	640 450
Tangible assets	11 589 810
Intangible assets	1 309 765
Tax assets	29 128
Other assets	10 516 163
Non-current assets and disposal groups classified as held for sale	298 379
Total Assets	534 978 193
Liabilities	
Financial liabilities held for trading	440 562
Financial liabilities measured at amortised cost	467 391 887
Derivatives – Hedge accounting	0
Provisions	11 166
Tax liabilities	1 460 860
Other liabilities	17 478 906
Total Liabilities	486 783 381
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	2 547 049
Retained earnings	9 905 040
Other reserves	14 806 839
Net income of the financial year	566 626
Total Equity	48 194 812
Total Equity and Total Liabilities	534 978 193

Individual statement of other comprehensive income

Euros

	31/03/2025
Profit or loss for the year	566 626
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
Total comprehensive income for the year	910 399

Individual statement of profit or loss

Euros

	31/03/2025
Interest income	3 984 897
Interest expenses	(1 860 751)
Net interest	2 124 146
Dividend income	193 153
Fee and commission income	2 234 638
Fee and commission expenses	(1 125 704)
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	(202 098)
Total operating income, net	4 196 117
Staff expenses	(1 782 975)
Other administrative expenses	(1 145 357)
Depreciation	(486 340)
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	802 794
Tax	
Current income tax	(272 753)
Deferred income tax	36 585
Profit or loss for the year	566 626