

Individual Balance Sheet Statement

Euros

	30/06/2024
Assets	
Cash, cash balances at central banks and other demand deposits	237 203 977
Financial assets designated at fair value through profit or loss	21 276 241
Financial assets held for trading	6 096 587
Non-trading financial assets mandatorily at fair value through profit or loss	15 179 655
Other financial assets	0
Financial assets at fair value through other comprehensive income	40 667 659
Financial assets at amortised cost	214 608 166
Of wich:	
Loans and advances	51 966 508
Derivatives – Hedge accounting	0
Investments in subsidiaries, joint ventures and associates	545 840
Tangible assets	12 506 436
Intangible assets	1 130 329
Tax assets	120 995
Other assets	4 492 700
Non-current assets and disposal groups classified as held for sale	298 379
Total Assets	532 850 722
Liabilities	
Financial liabilities held for trading	17 849
Financial liabilities measured at amortised cost	478 505 388
Derivatives – Hedge accounting	0
Provisions	10 912
Tax liabilities	1 460 416
Other liabilities	5 619 784
Total Liabilities	485 614 348
Equity	
Capital	20 000 000
Share premium	369 257
Accumulated other comprehensive income	2 315 954
Retained earnings	5 772 888
Other reserves	14 806 839
Net income of the financial year	3 971 435
Total Equity	47 236 375
Total Equity and Total Liabilities	532 850 722

Individual statement of other comprehensive income

Euros

	30/06/2024
Profit or loss for the year	3 971 435
Items that will not be reclassified to profit or loss:	
Tangible assets	3 415
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	1 151 091
Income tax relating to items that may be reclassified to profit or loss	(41 583)
Other comprehensive income	1 112 923
Total comprehensive income for the year	5 084 359

Individual statement of profit or loss

Euros

	30/06/2024
Interest income	10 928 515
Interest expenses	(5 274 300)
Net interest	5 654 215
Dividend income	215 332
Fee and commission income	4 360 897
Fee and commission expenses	(1 855 824)
Gains or losses on financial assets and liabilities held for trading, net	2 243 470
Gains or losses on financial assets at fair value through other comprehensive income	(563 346)
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	618 416
Gains or losses on financial assets at amortised cost	0
Exchange differences gain or loss, net	(298 905)
Gains or losses on derecognition of non-financial assets, net	67 894
Gains or losses on other operations	(337 935)
Total operating income, net	10 104 214
Staff expenses	(3 441 317)
Other administrative expenses	(2 299 445)
Depreciation	(920 484)
Provisions or reversal of provisions	(9 427)
Impairment on financial assets at amortised cost	293 807
Impairment on financial assets at fair value through other comprehensive income	956 502
Impairment or reversal of impairment of investments in subsidiaries, joint ventures and associates	0
Profit or loss before tax	4 683 851
Tax	
Current income tax	(593 678)
Deferred income tax	(118 737)
Profit or loss for the year	3 971 435