

CONSOLIDATED STATEMENT OF PROFIT OR LOSS (UNAUDITED)

(Thousands of EUR)

	I-VI, 2025	I-VI, 2024
Interest income	216,506	240,707
Interest expenses	(73,331)	(85,262)
Net interest income	143,175	155,445
Fee and commission income	51,393	44,937
Fee and commission expenses	(15,224)	(12,719)
Net fee and commission income	36,169	32,218
Net losses on changes in the fair value of financial instruments	(2,515)	(200)
Net gains on derecognition of the financial assets measured at fair value	694	181
Net foreign exchange gains and currency gains on financial instruments	3,106	204
Net gains on derecognition of the financial assets measured at amortized cost	13	833
Other operating income	5,439	8,656
Net gains / (losses) on impairment of financial assets not measured at fair value through profit or loss	1,548	(4,465)
Total operating income, net	187,629	192,872
Salaries, salary compensations and other personnel expenses	(52,470)	(44,711)
Depreciation and amortization charge	(18,303)	(18,221)
Other income	24,939	8,603
Other expenses	(74,611)	(57,054)
Profit before taxes	67,184	81,489
Current income tax expense	(12,377)	(7,827)
Deferred income tax benefits	2,615	1,344
Deferred tax expenses	(2,857)	(3,267)
Profit for the period from continuing operations	54,565	71,739
- of which attributable to non - controlling interest	734	239
Profit for the period	54,565	71,739

CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME (UNAUDITED)

(Thousands of EUR)

	I-VI, 2025	I-VI, 2024
Profit for the period	54,565	71,739
Other comprehensive income		
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
Losses on revaluation of properties	(120)	(53)
Fair value (losses) / gains on equity investments measured at FVtOCI	(2,092)	9,691
Actuarial gains on defined benefit plans	57	-
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Fair value gains on debt investments measured at FVtOCI	1,485	5,316
Income tax relating to components of other comprehensive income	(439)	(639)
Other comprehensive income for the period, net of tax	(1,109)	14,315
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	53,456	86,054
Owners of the Group	53,058	85,815
Non-controlling interest	398	239

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

(Thousands of EUR)

	June 30, 2025	June 30, 2024
ASSETS		
Cash and cash funds held with the central bank	1,534,009	1,200,221
Pledged financial assets	5,783	-
Receivables under derivative financial instruments	1,954	1,553
Securities	1,382,401	944,998
Loans and receivables due from banks and other financial institutions	846,886	1,021,493
Loans and receivables due from customers	5,650,847	5,055,247
Investments in associates and joint ventures	1	1,283
Intangible assets	22,824	24,835
Property, plant and equipment	183,481	131,334
Investment property	35,098	51,742
Non-current assets held for sale and assets from discontinued operations	7,295	2,602
Current tax assets	17,178	30,443
Deferred tax assets	6,461	5,490
Other assets	103,152	40,979
TOTAL ASSETS	9,797,370	8,512,220
LIABILITIES AND EQUITY		
Liabilities under derivative financial instruments	2,253	1,182
Deposits and other liabilities due to banks, other financial institutions and the central bank	755,334	743,918
Deposits and other liabilities due to customers	7,332,223	6,229,458
Liabilities under securities	105,504	75,619
Subordinated liabilities	79,773	66,515
Provisions	17,569	14,081
Current tax liabilities	291	314
Deferred tax liabilities	4,579	2,695
Other liabilities	163,345	104,723
TOTAL LIABILITIES	8,460,871	7,238,505
EQUITY		
Issued capital	40,001	40,001
Retained earnings (including income from the current year)	1,039,772	1,013,666
Reserves	228,100	215,720
Non - controlling interest	28,626	4,328
TOTAL EQUITY	1,336,499	1,273,715
TOTAL LIABILITIES AND EQUITY	9,797,370	8,512,220