

HRVATSKA POŠTANSKA BANKA

HPB p.l.c. 3M 2024

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HRVATSKA POŠTANSKA BANKA

Unaudited Financial statements



Limitation of liability

- The information and data contained in this presentation are intended to be general background information on Hrvatska poštanska banka p.l.c. as the parent company of the Hrvatska poštanska banka Group (hereinafter referred to as the Bank, Group or HPB) and its activities. They are provided in summary form and therefore do not necessarily represent complete information. Certain statements contained herein may be statements of future expectations and other forward-looking statements about HPB, which are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. In addition to statements which are forward-looking by reason of context, words such as "may," "will," "should," "expects," "plans," " contemplates," "intends," "anticipates," "estimates," "potential" or "continues" and similar expressions typically identify forward-looking statements. By their nature, forward-looking statements involve known and unknown risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. As such, forward-looking statements cannot be guaranteed. Accordingly, we cannot guarantee the realization of such forward-looking statements, nor should full reliance be placed on such forward-looking statements. Many factors may affect our results of operations, financial conditions, liquidity, and developments in the industry in which we operate, and these may differ materially from those expressed or implied by the forward-looking statements contained herein.
- This presentation contains financial and non-financial information and statistical data related to HPB. Such information and data are presented for illustrative purposes only. This presentation may include information and data derived from publicly available sources that have not been independently verified, and therefore HPB hereby expressly makes no representation of warranty of any kind including, but not limited to the accuracy, completeness or reliability of the information and data provided. This presentation is for information purposes only and does not contain a recommendation to buy or sell or an offer to sell or subscribe for shares, nor does it constitute an invitation to make an offer to sell shares.
- This presentation has been prepared and the information in it has been checked with the greatest possible care. Nevertheless, rounding and transmission cannot be excluded. When adding up rounded amounts and percentages, differences may appear.

Financial statements for the period 1.1.2024 - 31.3.2024, Type and name of prescribed information: HPB p.l.c. 3M 2024 Unaudited Financial statements for the period 1.1.2024 - 31.3.2024 Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb Issuer name, headquarter and address: Issuer's Legal Entity Identifier (LEI) 529900D5G4V6THXC5P79 Home Member State: Republic of Croatia International Securities Identification Number HRHPB0RA0002 (ISIN) Stock code (ticker): HPB-R-A Regulated market and segment: Zagreb Stock Exchange, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.l.c. (hereinafter referred to as the Bank or HPB), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited consolidated financial statements for the period from January 1 to March 31, 2024.

Original and official report is published in Croatian.

The report includes:

- Management report of HPB Group,
- Statement by persons responsible for compiling the report of HPB Group,
- Unaudited set of consolidated financial statements (balance sheet, profit or loss statement, statement of changes in equity, cash flow statement), and
- Notes to the financial statements.

Financial statements and notes have been compiled in accordance with instructions defined in Rulebook on the content and structure of the issuer's reports for periods during the year (NN 114/2018, 27/2021, 26/2022, 32/2023).

Statement by persons responsible for compiling the report of HPB Group

In accordance with the Capital Market Act, the Management Board of HPB p.l.c., the parent company of HPB Group, states that according to their best knowledge the set of unaudited consolidated financial statements for the period from January 1 to March 31, 2024, are compiled in accordance with the accounting regulation applicable to credit institutions in Croatia, presents complete and accurate view of assets and liabilities, losses and gains, financial position and results of HPB p.l.c., as well as companies included in consolidation as a whole.

On behalf of HPB p.l.c., the parent company of HPB Group:

Marko Badurina President of the Management Board

Ivan Soldo Member of the Management Board

Anto Mihaljević Member of the Management Board Tadija VrdoljakMember of the Management Board

Josip Majher Member of the Management Board

Management report of HPB Group

HPB Group is, apart from the parent company – Hrvatska poštanska Banka p.l.c., consisted of HPB Invest (investment fund management) and HPB-nekretnine (real estate agency).

The HPB Group's net profit after tax is EUR 23.82 million. Net profit of the parent company amounts to EUR 23.86 million. HPB Invest realized a net loss of EUR 32.32 thousand and HPB-Nekretnine a net loss of EUR 4.26 thousand.

Marko Badurina President of the Management Board

Ivan Soldo Member of the Management Board

Anto Mihaljević Member of the Management Board Tadija VrdoljakMember of the Management Board

Josip Majher Member of the Management Board

Annex 1					
	IS	SUER'S GENERAL	DATA		
Reporting period:		1.1.2024	to	31.3.2024	
Year:		2024	-		•
Quarter:		1			
	Quarterly	financial stateme	ents		
Registration number (MB):	03777928	Issuer's h	ome Member State code:	HRVATSKA	
Entity's registration number (MBS):		J			
Personal identification number (OIB):			LEI:	529900D5G4V6THXC5P79	
Institution code:	319]			
Name of the issuer:	HRVATSKA POŠTANSI	KA BANKA, dioničko dr	uštvo		
Postcode and town:	10000	J	ZAGREB		
Street and house number:	JURIŠIĆEVA ULICA 4				
E-mail address:	hpb@hpb.hr				
Web address:	www.hpb.hr				
Number of employees (end of the reporting	1745				
Consolidated report:	KD (KI	I-not consolidated/KD-co	nsolidated)		
Audited:	RN	RN-not audited/RD-audite	ed)		
Names of subsidiaries	(according to IFRS):	_	Registered of	office:	MB:
HPB Invest d.o.o.		Strojarska cesta 20, 10	000 Zagreb		01972278
HPB-nekretnine d.o.o.		Ulica Milana Amruša 8	10000 Zagre	eb	01972260
Bookkeeping firm:	No	(Yes/No)	(name of the	e bookkeeping firm)	
Contact person:			(· · · · · · · · · · · · · · · · · · ·	
Telephone:	(only name and surname 014804670	of the contact person)			
E-mail address:	tea.bazant@hpb.hr				
Audit firm:					
Certified auditor:	(name of the audit firm)		_		_
	(name and surname)				

BALANCE SHEET balance as at 31.03.2024.

Submitter: Hrvatska poštanska banka p.l.c.			in EUR	
Item	ADP code	Last day of the preceding business year	Current period	
1	2	3	4	
Accesto				
Assets	1		1	
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	3,103,800,978	2,873,120,420	
Cash in hand	002	136,782,367	108,488,086	
Cash balances at central banks	003	2,957,462,257	2,754,347,469	
Other demand deposits	004	9,556,354	10,284,865	
Financial assets held for trading (from 6 to 9)	005	54,809,698	55,174,810	
Derivatives	006	612,632	6,676	
Equity instruments	007	14,348,314	15,468,427	
Debt securities	008	39,848,752	39,699,707	
Loans and advances	009	0	0	
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	490,500	505,795	
Equity instruments	011	0	0	
Debt securities	012	0	0	
Loans and advances	013	490,500	505,795	
Financial assets at fair value through profit or loss (15 + 16)	014	105,740	105,611	
Debt securities	015	105,740	105,611	
Loans and advances	016	0	0	
Financial assets at fair value through other comprehensive income (from	017	4,394,287	4,744,613	
18 to 20)				
Equity instruments Debt securities	018	4,394,287	4,744,613	
Loans and advances	019	0	0	
Financial assets at amortised cost (22 + 23)	020	3,786,154,629	3,736,417,075	
Debt securities	021	855,856,956	856,702,984	
Loans and advances	023	2,930,297,673	2,879,714,091	
Derivatives - hedge accounting	024	0	0	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	0	0	
Investments in subsidiaries, joint ventures and associates	026	6	6	
Tangible assets	027	60,929,284	58,582,165	
Intangible assets	028	14,620,305	14,595,536	
Tax assets	029	5,316,953	5,222,999	
Other assets	030	14,994,533	11,307,970	
Fixed assets and disposal groups classified as held for sale	031	0	1,777,644	
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	7,045,616,913	6,761,554,644	
Liabilities Financial liabilities held for trading (from 34 to 38)	033	10.105	000.010	
Derivatives	033	16,165	232,319	
Denvalves	034		222 210	
Short positions	035	16,165	232,319	
Short positions Deposits	035 036	0	0	
Deposits	036	0	0	
		0	0	
Deposits Debt securities issued Other financial liabilities	036 037 038	0 0 0	0 0 0	
Deposits Debt securities issued	036 037	0 0 0		
Deposits Debt securities issued Other financial liabilities	036 037 038	0 0 0	0 0 0 0	
Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued	036 037 038 039	0 0 0 0	0 0 0	
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Deposits Debt securities issued Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Det securities issued Other financial liabilities Detrivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other requity Accumulated other comprehensive income Retained profit Revaluation reserves (-) Treasury shares Profit or loss attributable to owners of the parent (-) Treasury shares	036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054 055 055 055 055 055 055 055 055 055	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Deposits Debt securities issued Other financial liabilities Financial liabilities stat fair value through profit or loss (from 40 to 42) Deposits Debt securities issued Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves Other reserves (-) Treasury shares	036 037 038 039 040 041 042 043 044 045 045 044 045 047 048 049 050 051 052 055 055 055 055 055 055 055 055 055	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 6,111,033,398 6,090,772,787 0 0 20,260,611 0 0 20,260,611 0 0 37,995,511 11,268,271 0 0 43,435,801 0 43,435,801 0 6,203,965,300 6,203,965,300 0 6,203,965,300 0 161,970,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

STATEMENT OF PROFIT OR LOSS for the period 01.01.2024. to 31.03.2024.

Item		Same period of t	he previous year	Current	period		
item	code	Quantitation	Quantum				
1	2	Cumulative 3	Quarter 4	Cumulative 5	Quarter 6		
Interest income	001	37,873,101	37,873,101	65,217,956	65,217,956		
(Interest expenses)	002	3,378,357	3,378,357	18,745,661	18,745,661		
(Expenses on share capital repayable on demand) Dividend income	003	0 4,823	0 4,823	0 5,572	5,572		
Fees and commissions income	005	17,932,200	17,932,200	17,046,783	17,046,783		
(Fees and commissions expenses)	006	10,293,493	10,293,493	9,281,407	9,281,407		
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	0	0	0	C		
Gains or (-) losses on financial assets and liabilities held for trading, net	008	595,372	595,372	808,597	808,597		
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	-36,986	-36,986	-88	-88		
Gains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net	010	0	0	0	C		
Exchange rate differences [gain or (-) loss], net	012	175,579	175,579	626,170	626,170		
Gains or (-) losses on derecognition of of investments in subsidiaries, joint				0			
ventures and associates, net	013	0	0		U		
Gains or (-) losses on derecognition of non-financial assets, net	014	4,755	4,755	10,338	10,338		
Other operating income (Other operating expenses)	015 016	609,883 916,048	609,883 916.048	408,800 752,899	408,800		
Total operating income, net $(1 - 2 - 3 + 4 + 5 - 6 + \text{from 7 to } 15 - 16)$	017	42,570,829	42,570,829	55,344,161	55,344,161		
(Administrative expenses)	018	23,994,106	23,994,106	22,982,362	22,982,362		
(Cash contributions to resolution boards and deposit guarantee schemes)	019	643,122	643,122	0	0		
(Depreciation)	020	3,577,683	3,577,683	3,779,691	3,779,691		
Modification gains or (-) losses, net	021	-249,369	-249,369	-73,940	-73,940		
(Provisions or (-) reversal of provisions)	022	-6,216,150	-6,216,150	-1,027,102	-1,027,102		
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	023	-144,256	-144,256	736,703	736,703		
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	0	0	0	C		
(Impairment or (-) reversal of impairment on non-financial assets)	025	0	0	0	C		
Negative goodwill recognised in profit or loss Share of the profit or (-) losses of investments in subsidiaries, joint	026	0	0	0	C		
ventures and associates accounted for using the equity method	027	0	0	0	C		
Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as discontinued operations	028	0	0	0	C		
Fronti or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 - from 22 to 25 + from 26 to 28)	029	20,466,955	20,466,955	28,798,567	28,798,567		
(Tax expense or (-) income related to profit or loss from continuing operations)	030	137,902	137,902	4,977,722	4,977,722		
Profit or (-) loss after tax from continuing operations (29 – 30)	031	20,329,053	20,329,053	23,820,845	23,820,845		
Profit or (-) loss after tax from discontinued operations (33 – 34)	032	0	0	0	C		
Profit or (-) loss before tax from discontinued operations	033	0	0	0	C		
(Tax expense or (-) income related to discontinued operations)	034	0	0	0	C		
Profit or (-) loss for the year (31 + 32; 36 + 37)	035	20,329,053	20,329,053	23,820,845	23,820,845		
Attributable to minority interest [non-controlling interests]	036	0	0	0	C		
Attributable to owners of the parent	037	20,329,053	20,329,053	23,820,845	23,820,845		
STATEMENT OF OTHER COMPREHENSIVE INCOME Income or (-) loss for the current year	000	20,329,053	20,329,053	00 000 045	23,820,845		
Other comprehensive income (40+ 52)	038	20,329,053	20,329,053	23,820,845 243,671	23,820,845		
Items that will not be reclassified to profit or loss (from 41 to 47 +	040	273,580	273,580	243,671	243,671		
50 + 51) Tangible assets	041	0	0	0	0		
Intangible assets	042	0	0	0	0		
Actuarial gains or (-) losses on defined benefit pension plans	043	0	0	0	C		
Fixed assets and disposal groups classified as held for sale	044	0	0	0	0		
Share of other recognised income and expense of entities accounted for using the equity method	044	0	0	0	0		
Fair value changes of equity instruments measured at fair value through other comprehensive income	046	356,813	356,813	350,992	350,992		
value through other comprehensive income, net other comprehensive income [hedged item]	047 048	0	0	0	0		
other comprehensive income [hedging instrument]	049	0	0	0	0		
Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk	050	0	0	0	C		
Income tax relating to items that will not be reclassified	051	-83,233	-83,233	-107,321	-107,321		
Items that may be reclassified to profit or loss (from 53 to 60)	052	0	0	0	C		
Hedge of net investments in foreign operations [effective portion]	053	0	0	0	C		
Foreign currency translation	054	0	0	0	0		
Cash flow hedges [effective portion] Hedging instruments [not designated elements]	055	0	0	0	0		
Debt instruments at fair value through other comprehensive income	057	0	0	0	0		
Fixed assets and disposal groups classified as held for sale	058	0	0	0	0		
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	059	0	0	0	C		
Income tax relating to items that may be reclassified to profit or (-) loss	060	0	0	0	C		
Total comprehensive income for the current year (38 + 39; 62 + 63)	061	20,602,633	20,602,633	24,064,516	24,064,516		
Attributable to minority interest [non-controlling interest]	062	0	0	0			

STATEMENT OF CASH FLOW for the period 01.01.2024 to 31.03.2024

Submitter: Hrvatska poštanska banka p.l.c			in EUR
Item	ADP code	Same period of the previous year	At the reporting date of the current period
1	2	3	4
Operating activities - direct method			
Interest received and similar receipts Fees and commissions received	001	0	0
(Interest paid and similar expenditures)	002	0	0
(Fees and commissions paid)	004	0	0
(Operating expenses paid)	005	0	0
Net gains/losses from financial instruments at fair value through	006	0	0
statement of profit or loss			
Other receipts (Other expenditures)	007	0	0
Operating activities - indirect method	008	0	0
Profit/(loss) before tax	009	20,466,954	28,798,567
Adjustments:		0	0
Impairment and provisions	010	-6,111,037	-290,399
Depreciation	011	3,577,683	3,779,691
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	-558,386	-808,509
(Profit)/loss from the sale of tangible assets	013	0	-10,338
Other non-cash items	014	-34,494,744	-47,030,097
Changes in assets and liabilities from operating activities		1	-
Deposits with the Croatian National Bank Deposits with financial institutions and loans to financial institutions	015	0	0
Loans and advances to other clients	016	-93,601,663	0
Securities and other financial instruments at fair value through other	017	-1,411,486	46,513,898 -350,326
comprehensive income Securities and other financial instruments held for trading	019	-214,361	-365,112
Securities and other financial instruments at fair value through	020	0	0
statement of profit or loss, not traded Securities and other financial instruments mandatorily at fair value through statement of profit or loss	021	0	-15,295
Securities and other financial instruments at amortised cost	022	-9,615,985	-846,028
Other exacts from operating activities	002	4 510 000	0.000.500
Other assets from operating activities Deposits from financial institutions	023	-4,518,898 -77,253,256	3,686,560 -6,779,136
Transaction accounts of other clients	024	700,948,156	-382,211,770
Savings deposits of other clients	026	-937,403,481	-16,671,738
Time deposits of other clients	027	79,170,314	129,729,635
Derivative financial liabilities and other liabilities held for trading	028	5,468,658	216,154
Other liabilities from operating activities	029	1,083,850	-1,265,623
Interest received from operating activities [indirect method]	030	37,873,101	65,217,956
Dividends received from operating activities [indirect method]	031	4,823	5,572
Interest paid from operating activities [indirect method]	032	-3,378,357	-18,745,661
(Income tax paid) Net cash flow from operating activities (from 1 to 33)	033	0	0 -197,441,999
Investing activities	034	-319,900,115	-197,441,999
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	-2,877,170	-3,185,447
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint ventures	036	0	0
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to maturity	037	-500,000	0
Dividends received from investing activities	038	0	0
Other receipts/payments from investing activities	039	0	0
Net cash flow from investing activities (from 35 to 39)	040	-3,377,170	-3,185,447
Financing activities			
· · · · · · · · · · · · · · · · · · ·			
Net increase/(decrease) in loans received from financing activities	041	4,676,845	-30,058,759
Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued	042	0	0
Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments	042 043	0	0
Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital	042 043 044	000000	0
Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital (Dividends paid)	042 043 044 045	0 0 0 0	0 0 0 0
Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital (Dividends paid) Other receipts/(payments) from financing activities	042 043 044 045 046	0 0 0 0 0	0 0 0 0 0
Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital (Dividends paid)	042 043 044 045	0 0 0 0	0 0 0 0
Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital (Dividends paid) Other receipts/(payments) from financing activities Net cash flow from financing activities (from 41 to 46) Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	042 043 044 045 046 047 048	0 0 0 0 4,676,845 -318,668,440	0 0 0 0 -30,058,759 -230,686,205
Net increase/(decrease) in loans received from financing activities Net increase/(decrease) in debt securities issued Net increase/(decrease) in Tier 2 capital instruments Increase in share capital (Dividends paid) Other receipts/(payments) from financing activities Net cash flow from financing activities (from 41 to 46)	042 043 044 045 046 047	0 0 0 0 0 4,676,845	0 0 0 -30,058,759

STATEMENT OF CHANGES IN EQUITY

for the period fro	m	to	31.3.2024												in EUR
						Attributable t	to owners of t	he parent					Non-controll	ing interest	
Sources of equity changes	ADP code	Equity	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensi ve income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or (-) loss attributable to owners of the parent	(-) Interim dividends	Accumulated other comprehensi ve income	Other items	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Opening balance [before restatement]	001	161,970,000	0	0	0	8,645,102	191,829,335	0	87,998,149	0	83,086,448	0	0	0	533,529,034
Effects of error corrections	002	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effects of changes in accounting policies	003	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Opening balance [current period] (1 + 2 + 3)	004	161,970,000	0	0	0	8,645,102	191,829,335	0	87,998,149	0	83,086,448	0	0	0	533,529,034
Ordinary shares issue	005	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Preference shares issue	006	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of other equity instruments	007	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exercise or expiration of other equity instruments issued	008	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Conversion of receviables to equity instruments	009	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital reduction	010	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividends	011	0	0	0	0	0	0	0	0	0	0	•	÷	•	•
Purchase of treasury shares	012	0	0	0	0	0	0	0	0	-3,920	0	-		-	-3,920
Sale or cancellation of treasury shares	013	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from equity to liability	014	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reclassification of financial instruments from liability to equity	015	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Transfers among components of equity	016	0	0	0	0	0	83,086,448	0	0	0	-83,086,448	0	0	0	0
Equity increase or (-) decrease resulting from business combinations	017	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share based payments	018	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other increase or (-) decrease in equity	019	0	0	0	0	0	-286	0	0	0	0	0	0	0	-286
Total comprehensive income for the current year	020	0	0	0	0	243,671	0	0	0	0	23,820,845	0	0	0	24,064,516
Closing balance [current period] (from 4 to 20)	021	161,970,000	0	0	0	8,888,773	274,915,497	0	87,998,149	-3,920	23,820,845	0	0	0	557,589,344

for the period from to 31.3.2024

Notes to financial statements						
1) INTEREST INCOME				in EUR		
AOP 001	Same period of the prev 31.03.20	23	Current period 01.01			
Debt securities Loans and advances	28,989,326	Quarter 3,281,817 28,989,326	5,535,267 31,566,473	5,535,267 31,566,473		
Other assets Deposits	5,601,701 257	5,601,701 257	28,114,319 1,897	28,114,319 1,897		
Total	37,873,101	37,873,101	65,217,956	65,217,956		
2) INTEREST EXPENSE			-	in EUR		
AOP 002	Same period of the prev 31.03.20	23	Current period 01.01			
Debt securities	Cumulative	Quarter	Cumulative	Quarter		
Loans and advances Other assets	2,662 - 3.357.179	2,662 - 3.357.179	106	106		
Deposits Other liabilities Total	18,515 3,378,357	3,357,179 18,515 3,378,357	193,525	193,525		
3) FEE AND COMMISSION INCOME	3,378,357	3,378,337	10,745,001	in EUR		
AOP 005	Same period of the prev 31.03.20	rious year 01.01 23	Current period 01.01			
Securities	Cumulative 111,986	Quarter 111,986	Cumulative 67,047	Quarter 67,047		
Asset management Custody [according to the type of client]	3,833 141,801	3,833 141,801	843 163,922	843 163,922		
Loan commitments Other	86,161 17,588,420	86,161 17,588,420	3,071 16,811,900	3,071 16,811,900		
Total 4) FEE AND COMMISSION EXPENSE	17,932,200	17,932,200	17,046,783	17,046,783 in EUR		
AOP 006	Same period of the prev 31.03.20	rious year 01.01	Current period 01.01			
Bank clearing and settlement	Cumulative 431,094	Quarter 431,094	Cumulative 128,631	Quarter 128,631		
Total	9,862,399 10,293,493	9,862,399	9,152,776	9,152,776		
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LIA	ABILITIES			in EUR		
AOP 007	Same period of the prev 31.03.20	rious year 01.01 23	Current period 01.01	31.03.2024		
Debt securities	Cumulative -	Quarter -	Cumulative -	Quarter -		
Loans and advances Deposits	:	-	-	-		
Debt Securities issued Other financial liabilities		-				
Total 6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR T	RADING			in EUR		
6) GAINS OR (-) LUSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR T AOP 008	Same period of the prev 31.03.20	rious year 01.01 23	Current period 01.01			
Equity instruments	Cumulative 560,971	Quarter 560,971	Cumulative 1,143,802	Quarter 1,143,802		
Debt securities FX transactions and derivatives	(158,888) 193,289	(158,888) 193,289	(42,211) (292,994)	(42,211) (292,994)		
Total	595,372	595,372	808,597	808,597		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY A AOP 009	T FAIR VALUE THROUGH Same period of the pre-	PROFIT OR LOSS rious year 01.01	Current period 01.01	in EUR		
ACK 008	31.03.20 Cumulative		Current period 01.01 Cumulative	Quarter		
Equity instruments Debt securities	-		-			
Loans and advances Total	(36,986)	(36,986) (36,986)	(88)	(88)		
8) OPERATING EXPENSES	0			in EUR		
AOP 015 & AOP 017 & AOP 018	Same period of the prev 31.03.20 Cumulative	23 Quarter	Current period 01.01 Cumulative	. – 31.03.2024 Quarter		
Other operating expenses Administrative expenses	916,048 23,994,106	916,048 23,994,106	752,899 22,982,362	752,899 22,982,362		
Employee expenses Other administrative expenses	12,307,431	12,307,431	13,466,297 9,516,064	13,466,297 9,516,064		
(Contributions in cash rehabilitation committees and Deposit Insurance Schem Amortization	643,122 3,577,683	643,122 3,577,683	3,779,691	3,779,691		
Property, plant and equipment Investment property	2,199,161	2,199,161	2,352,745	2,352,745		
Other intangible assets Total	1,378,522 29,130,959	1,378,522 29,130,959	1,426,946 27,514,952	1,426,946 27,514,952		
9) IMPAIRMENT LOSSES AND PROVISION EXPENSES				in EUR		
AOP 019 & AOP 020 & AOP 021 & AOP 023	Same period of the prev 31.03.20	rious year 01.01 23 Quarter	Current period 01.01			
Modification gains or (-) losses, net	Cumulative (249,369)	(249,369)	Cumulative (73,940)	Quarter (73,940)		
Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions)	(249,369) (6,216,149)	(249,369) (6,216,149)	(73,940) (1,027,102)	(73,940) (1,027,102)		
Liabilities towards resolution committees and deposit insurance systems (Liabilities and Guarantees)	(2,679,288)	(2,679,288)	(182,728)	(182,728)		
(Other Provisions) (Impairment or (-) reversal of impairment on financial assets that are not	(3,536,862)	(3,536,862)	(844,374)	(844,374)		
measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income)	(144,256)	(144,256)	736,703	736,703		
(Financial assets at amortized cost) (Impairment or (-) reversal of impairment off of investments in subsidiaries, joint	(144,256)	(144,256)	736,703			
ventures, and associates)				736,703		
(Impairment or (-) reversal of impairment off non-financial assets)	-	-	:	736,703		
(Property, plant and equipment) (Investment property)	-	-	-	736,703		
(Property, plant and equipment) (Investment property) (Goodwill) (Other intangible assets)	-	- - - -	-	736,703		
(Property, plant and equipment) (Investment property) (Godowill)	(6,111,037)	(6,111,037)	(216,459)	736,703		
(Property, plant and equipment) (mesthemat property) (Goodwill) (Other intanylble assets) (Other) Total 10) LOANS AND ADVANCES	(6,111,037)		(216,459)	-	31.3.2024	in EUR
(Property, plant and equipment) (Investment property) (Gocokim) (Coloni intergraphe assets) (Coloni intergraphe assets) Total	(6,111,037)	(6,111,037) 31.12.2023 Stage 2	(216,459)	-	31.3.2024 Stage 2	in EUR Stage 3
(Property, plant and equipment) (Investment property) (Goodwill) (Other (Inarpible assets) (Other) Total 10) LOANS AND ADVANCES ADP 023 Central banks Mendatory reserve Allowance	-	31.12.2023	(,)	(216,459) (216,459) Stage 1 240,700		
(Property, plant and equipment) (mesement property) (Goodwill) (Other intrapible assets) (Other interpible assets) (Other in	Stage 1	31.12.2023 Stage 2	Stage 3	(216,459) (216,459) Stage 1 240,700 240,700	Stage 2 - - - -	Stage 3 - - -
(Property, plant and equipment) (Investment property) (Goodwill) (Gotowill)	Stage 1	31.12.2023 Stage 2 		(216,459) (216,459) 240,700 240,700 440,353,906 441,514,281	Stage 2	Stage 3
(Property, plant and equipment) (Investment property) (Goodwill) (Other intangible assets) (Other	Stage 1 448,859,075 450,089,885 (1,230,810) 1,564,553	31.12.2023 Stage 2	Stage 3 2,846,111 2,916,570 (70,459) 168	(216,459) Stage 1 240,700 440,353,906 441,514,281 (1,116,379) 2,397,558	Stage 2	Stage 3
(Property, plant and equipment) (Investment property) (Goodwill) (Gotowill)	Stage 1 448,859,075 450,099,885 (1,220,810) 1,564,563 (6,452 (0) 1,551,167	31.12.2023 Stage 2 	2,846,111 2,916,570 (70,459)	(216,459) Stage 1 240,700 2	Stage 2	Stage 3
(Property, plant and equipment) (Investment property (Gocokini) (Cober, Intargible assets) (Cober, Intargible assets) Total	Stage 1 448,859,075 450,099,885 (1,230,810) 1,564,563 (6,32) (1,5),167 (3,035) 37,699,866	31.12.2023 Stage 2 1,773,946 (31,630) 6,402	2,846,111 2,916,570 (70,459) 172 (4) 527	(216,459) (216,459) 240,700 440,353,906 441,514,281 (1,160,375) 2,297,558 2,76,527 2,76,527 2,76,527 2,276,527 2,576,577 2,576,577 2,576,577 2,576,577 2,576,577 2,577,577,577 2,577,577,577,577 2,577,577,577,577 2,577,577,577,577,577,577,577,577,577,57	Stage 2	Stage 3 - - 2,820,38 2,890,737 (70,349) - - - - - - - - - - - - - - - - - - -
(Property, plant and equipment) (Investment property) (Goodwill) (Other intarghbe assets) (Other intarghbe assets) (Other intarghbe assets) (Other intervents) Total Total Total Total Central banks Alowance Government Gross Ioans Alowance Government Gross Ioans Alowance Deposits Alowance Deposits Alowance Central institutions Gross Ioans Alowance Deposits Alowance Central institutions Gross Ioans Alowance Deposits Alowance Central institutions Central institutions Cen	Stage 1 448,859,075 450,099,885 (1,230,810) 1,564,583 (6,452) (1,55,164,583 (1,55,164,583) (1,55,164,583) (1,57,92,179 (1,77,833)	31.12.2023 Stage 2 1,773,946 1,805,576 (31,630)	Stage 3 2,846,111 2,916,570 (70,459) 159 172 (72,459)	(216,459) Stage 1 240,700 240,700 240,700 240,700 240,700 2,00,70 2	Stage 2	Stage 3 - - 2,820,888 2,890,737 (70,349) - - - -
(Property, plant and equipment) (Investment property) (Goodwill) (Other intargible assets) (Other intargible assets) (Other intargible assets) (Other intargible assets) (Other intargible assets) (Other intargible assets) (Other intargible assets) Allowance Covernment Gross Ioans Allowance Credit Institutions Credit Institutions Chef Intarcial Ins	Singe 1 448,859,075 450,089,876 (1,230,810) 1,544,863 (0) 1,551,167 (1,305,51 3,792,179 (1,77,823) 2,157,717 (52,138)	31.12.2023 Stage 2 1,773,946 1,805,576 (31,630) 6,402 11,336 (4,934)	Stage 3 2.846,111 2.916,570 (70,459) (70,459) 188 172 (4) (527 152,772 (152,245) (152,24	(216,459) (216,459) (216,459) (240,700 257,537 240,700 257,537 257,557 257,5	Stage 2	Stage 3
(Property, plant and equipment) (Investment property) (Gocokuli) (Other intarghbe assets) (Other intarghbe assets) (Other intarghbe assets) Total Total Total Total Contrait banks Allowance Government Gross Ioans Allowance Gross Ioans Allowance Gross Ioans Allowance Gross Ioans Allowance Deposits Allowance	Stage 1 448,859,075 450,089,855 (1,220,810) 1,551,167 (3,035) 37,789,369 37,799,369 37,799,369 37,799,369 37,799,39,799,399,399,399,399,399,399,39	31.12.2023 Stage 2 1,773,946 1,805,575 (31,630) 6,402 11,336 (4,934) 196,276,332 195,925,509 (9,644),177)	Stage 3 	(216,459) Stage 1 240,700 440,353,960 441,514,281 (1,160,375) 2397,5597 277,557	Stage 2 1,110,136 1,130,712 (20,577) 10,798 11,107 (219) 10,798 11,107 (219) 10,798 11,017 (219) 10,798 11,017 (219) 10,798 1	Stage 3
(Property, plant and equipment) (Investment property) (Goodwill) (Other intarghbe assets) (Other intarghbe assets) (Other intarghbe assets) (Other intervention Total Total Total Central banks Anomano Covernment Gross Ioans Alovance Government Gross Ioans Alovance Covernment Gross Ioans Alovance Covernment Gross Ioans Alovance Covernment Gross Ioans Covernment Alovance Covernment Alovance Covernment Gross Ioans Covernment Alovance Covernment Gross Ioans Covernment Cover	Stage 1 448,859,075 450,089,855 1,624,855 1,644,85 1,564,853 1,564,853 1,564,853 1,564,853 1,564,853 1,564,853 1,564,853 1,564,853 1,564,853 1,564,853 1,564,853 1,573,057 8,61,450,353 1,273,097,865 1,273,097,865 1,273,097,865 1,273,097,853 1,273,007,853 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,273,007,953 1,2753 1,2753 1,2753 1,2753 1,2753 1,2755 1,2755 1,2755	31.12.2023 Stage 2 - - - - - - - - - - - - -	Stage 3 2,846,111 2,916,570 (70,458) 172 172 192 192 192 192 192 192 192 19	(216.459) Stage 1 240.700 240.700 240.700 240.702 247.528 277.529 277.529 277.529 277.529 277.529 277.529 27.529	Stage 2	Stage 3 2,820,388 2,880,737 (70,349) (135,835) (135,835) 27,066,860 87,041,283 (59,974,424) 31,963,812 31,963,812
(Property, plant and equipment) (Investment property) (Goodwill) (Goodwill) (Gother) Total Total 101 LOANS AND ADVANCES ADP 023 Central banks Mandatory reserve Allowance Cherr reserve Allowance Cherr tasks Mandatory reserve Allowance Cherr tasks Allowance Cherr tasks Allowance Allowa	Stage 1 448,859,075 450,050,855 1,154,855 1,154,852 6,032 1,1551,167 1,1554,167 1,1554,167 2,157,177 (22,153) 2,2157,177 (22,153) 2,2157,177 (22,153) 2,2157,177 (22,153) 2,2157,177 (22,153) 1,273,097,668	31.12.2023 Stage 2 1,773,946 1,805,576 (31,630) 6,402 11,336 (4,934) 106,276,322 105,925,559 (9,649,177) 255,643,828	Stage 3 	(216,459) (216,459) 240,700 240,700 (1,12,240,700 (2,240,700 (1,12,12,12,12,12,12,12,12,12,12,12,12,12	Stage 2 1,110,136 1,130,712 (20,577) 10,798 11,017 (219) 107,285,064 175,200,936 (7,915,873) 243,843,320	Stage 3
(Picporty, plant and equipment) (Investment property) (Goodwill) (Other intrapible assets) (Other intrapible assets) (Other intrapible assets) (Other intervention Total Total Total Control banks Anomano Government Gross Ioans Allowance Government Gross Ioans Allowance Control banks Allowance Control banks Allowance Conser Ioans Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Deposits Allowance Conse Ioans Allowance Deposits Allowance Total	Stage 1 445,859,075 450,089,855 11,544,455 11,544,455 11,551,167 (3,035) 37,769,965 33,769,965 33,769,965 33,769,965 33,769,965 33,724,170 12,157,777 (5,21,38) 652,151,067 35,127,307,665 1,270,002,452 (5,027,78) 2,413,377,259	31.12.2023 Stage 2 1.773,846 1.805,575 (31,630) 6,602 11,336 (4,934) 115,925,509 (9,649,177) 255,646,328 277,544,147 (22,063,619) 445,520,509	Stage 3 2,846,570 (70,459) 102 102 102 102 102 102 102 102	(216,459) 38age 1 240,700 440,353,906 440,353,906 440,353,906 276,327	Stage 2	Stage 3 2,820,388 2,890,737 (70,349) 525 535 535 136,359 (135,335) 136,359 136,365 131,963,815 (59,974,424) 31,963,812 (138,137,069)
(Property, plant and equipment) (Investment prophy (Basells) (Cockin) (Cockin) Total Total Total Total Total Central banks Mandatory reserve Allowance Cher receivables Allowance Cher tracevables Allowance Credit institutions Gross loans Allowance Cher tracevables Allowance Cher tracevables Allowance Total Total Cross Ioans Allowance Total Total Coss Ioans Allowance Cher tracevables Cher tracevables Allowance Cher tracevables Cher tracevables Cher tracevables Allowance Cher tracevables Cher trace	Stage 1 445,859,075 450,089,855 11,544,455 11,544,455 11,551,167 (3,035) 37,769,965 33,769,965 33,769,965 33,769,965 33,769,965 33,724,170 12,157,777 (5,21,38) 652,151,067 35,127,307,665 1,270,002,452 (5,027,78) 2,413,377,259	31.12.2023 Stage 2 1,773,946 1,805,575 (31,630) 6,402 11,1366 (4,334) 186,276,332 186,525,630 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,632 196,525,532 196,535 196,535 19	Stage 3 2,846,570 (70,459) 102 102 102 102 102 102 102 102	(216,459) 38age 1 240,700 440,353,906 440,353,906 440,353,906 276,327	Stage 2	Stage 3 2,260,388 2,800,737 (70,349) (70,349) 525 526 57,041,283 (59,974,424) 31,963,87 51,953,585 61,851,585 61,851,585
(Property, plant and equipment) (Investment property (Gocokini) (Ober: Intarghbe assets) Total 10 LOANS AND ADVANCES ADP 023 Central banks Microlatory reserve Allowance Covernment Covernment Covernment Allowance Covernment Covernmen	Stage 1 445,859,075 450,089,855 11,544,455 11,544,455 11,551,167 (3,035) 37,769,965 33,769,965 33,769,965 33,769,965 33,769,965 33,724,170 12,157,777 (5,21,38) 652,151,067 35,127,307,665 1,270,002,452 (5,027,78) 2,413,377,259	31.12.2023 Stage 2 1.773,846 1.805,575 (31,630) 6,602 11,336 (4,934) 115,925,509 (9,649,177) 255,646,328 277,544,147 (22,063,619) 445,520,509	Stage 3 2,846,570 (70,459) 102 102 102 102 102 102 102 102	(216,459) 38age 1 240,700 440,353,906 440,353,906 440,353,906 276,327	Stage 2	Stage 3 2,260,388 2,800,737 (70,349) (70,349) 525 526 57,041,283 (59,974,424) 31,963,87 51,953,585 61,851,585 61,851,585
(Picporty, plant and equipment) (Investment property (Goodwill) (Other: Intargible assets) (Other: Intargible assets) (Other: Intargible assets) (Other: Intervention Software Sof	Stage 1 448,869,075 450,089,055 1,154,452 00 1,154,452 00 1,1551,167 5,167 5,77,17 (22,158) 2,2157,177 (22,158) 1,275,717 (22,158) 1,275,717 (22,158) 1,275,022,452 (5,264,784) 2,2453,772,259 PROFECT 0,112,2022 3,112,2022 3,112,2022 3,112,2022 3,112,2022 3,112,2022 3,112,2022 3,112,2022 3,112,2022 3,112,2022 4,000,000	31.12.2023 Stage 2 1,773,946 1,005,576 (31,630) 6,002 11,336 (4,334) 105,225,509 (9,649,177) 255,645,328 277,544,147 255,645,328 277,544,147 255,645,328 277,544,147 255,659 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,509 105,205,205 105,205,205 105,205 105,205 105,205 105,205 105,205 105,205 105,205,205 105,205	Stage 3 2,846,570 (70,459) 102 102 102 102 102 102 102 102	(216,459) 38age 1 240,700 440,353,906 440,353,906 440,353,906 276,327	Stage 2	Stage 3 2,260,388 2,800,737 (70,349) (70,349) 525 526 57,041,283 (59,974,424) 31,963,87 51,953,585 61,851,585 61,851,585
(Picpetry, plant and equipment) (Investment propriv) (Goodwill)	Stage 1 445,859,075 450,089,855 1(2,20,810) 1,544,853 1(5,31,67) 3,769,966 2,157,177 (2,138) 562,151,467 450,473 451,167 51,177,259 51,177,259 50,273,172,259 PROFIT OR LOSS 31,12,2023	31.12.2023 Stage 2 1,773.846 1,805.576 (31,630) (4,524) 186.276,832 196.265,463,828 277.544,147 (22,608,319) 19.245,463,828 277.544,147 (22,608,319) 19.245,41,427 (23,608,319) 19.245,41,427 (24,525,059) 19.245,41,427 (24,525,059) 19.255,463,828 19.255,463,488 19.255,463,488 19.255,463,488 19.255,463,488 19.255,463,488 19.255,4885,488 19.255,4	Stage 3 2,846,570 (70,459) 102 102 102 102 102 102 102 102	(216,459) 38age 1 240,700 440,353,906 440,353,906 440,353,906 276,327	Stage 2	Stage 3 2,820,388 2,890,737 (70.349) 12,555 136,555 136,555 131,955,835 (135,835) (135,835
(Property, plant and equipment) (Investment property (Goodwill) (Goodwill) (Gober intangible assets) Total 10) LOANS AND ADVANCES ADP 023 Central banks Microlatory reserve Allowance Covernment Gross Joans Allowance Covernment Gross Joans Allowance Covernment Gross Joans Allowance Deposite Allowance Deposite Allowance Deposite Allowance Deposite Allowance Deposite Allowance Deposite Allowance Deposite Allowance Deposite Allowance Deposite Allowance Deposite Allowance Deposite Allowance Deposite Deposite Allowance Deposite Allowance Deposite Allowance Deposite Deposite Allowance Deposite	Stage 1 445,859,075 450,089,855 (1,20,810) 1,544,855 (3,035) 7,699,867 (2,137,1259) 661,400,400 12,777,77 (5,21,81,400,400) 12,777,77,259 9,807,772,259 9,112,2022,452 31,12,2023 31,12,2023	31.12.2023 Stage 2 1,773,846 1,805,576 (31,630) 6,402 11,536 1,855,65 (33,630) 105,463,285 105,5463,828 277,544,147 (22,200,319) 105,463,255,699 31.3.2024 31.3.2024	Stage 3 2,846,570 (70,459) 102 102 102 102 102 102 102 102	(216,459) 38age 1 240,700 440,353,906 440,353,906 440,353,906 276,327	Stage 2	Stage 3 2,260,388 2,800,737 (70,349) (70,349) 525 526 57,041,283 (59,974,424) 31,963,87 51,953,585 61,851,585 61,851,585
(Property, plant and equipment) (Investment property) (Goodwill) (Other intrarphe assets) (Cherring and the assets) (Cherring and the assets) (Cherring and the assets) Total Total Total Contral banks Allowance Covernment Gross Ioans Allowance Covertinest Allowance Covernment Gross Ioans Allowance Covernment Gross Ioans Allowance Covernment Gross Ioans Allowance Covernment Allowance Covernment Allowance Covernment Allowance Covernment Gross Ioans Allowance Covernment Allowance Covernment Allowance Covernment Allowance Covernment Covern	Stage 1 448,859,075 450,089,855 (1,20,810) 1,544,853 1,544,853 1,544,853 1,551,167 (3,055) 37,789,865 52,151,867 451,152,138) 52,215,167 1,270,022,452 (3,027,397,868 1,12,2022 31,12,2023 31,12,2023 73,681,853 1,802,665,310	31.12.2023 Stage 2 1,773.846 1,805.576 1,805.576 (31.630) (31.630) 186.276,332 186.227,509 196.227,509 196.227,509 19.252,509 277.544,147 (22.080,319) 255.463,829 277.544,147 (22.080,319) 31.3.2024 31.3.2024 31.3.2024 1,539.008,603	Stage 3 2,846,570 (70,459) 102 102 102 102 102 102 102 102	(216,459) 38age 1 240,700 440,353,906 440,353,906 440,353,906 276,327	Stage 2	Stage 3 2,820,388 2,890,737 (70.349) 12,555 136,555 136,555 131,955,835 (135,835) (135,835
(Property, plant and equipment) (Investment property) (Goodwill) (Goodwill) (Goodwill) Total 10 LCANS AND ADVANCES ADV PG2 Central banks Mandatory reserve Allowance Central serve Allowance Central serve Allowance Central institutions Allowance Central institutions Central institutions Allowance Central institutions Central instit	Stage 1 448,859,075 450,089,855 (1,220,810) 1,554,653 (1,554,653) 7,699,866 35,752,179 (197,833) 71,513,177 (197,833) 72,199,865 35,752,179 (197,833) 72,199,710 (197,833) 72,199,710 (197,833) 72,199,710 (197,833) 72,199,710 (197,833) 73,112,202 31,12,202 3	31.12.2023 Stage 2 1.773.846 1.805.575 (31.630) 6.602 11.336 (4.934) 1165.275.509 (9.649.177) 106.275.509 (9.649.177) 257.645.429 257.645.429 257.645.429 257.645.429 257.65785 31.3.2024 31.3.2024 31.3.2024	Stage 3 2,846,570 (70,459) 102 102 102 102 102 102 102 102	(216,459) 38age 1 240,700 440,353,906 440,353,906 440,353,906 276,327	Stage 2	Stage 3 2,820,388 2,890,737 (70.349) 12,555 136,555 136,555 131,955,835 (135,835) (135,835
(Property, plant and equipment) (Investment prophy (Goodwill) (Goodwill) (Goodwill) (Ober Intrapybe assets) Total Total To LONS AND ADVANCES ADVANCES ADVANCES ADVANCES ADVANCE Central banks Allowance Covernment Al	Stage 1 448,859,075 440,089,859,075 450,089,855 1,544,865 1,551,167 3,769,869 2,157,177 (62,135) 1,250,22,452 1,270,22,452 1,270,22,452 3,112,2022 4,112,732,289 4,112,73,289 4,112,72,289 4,112,72,289 4,112,72,289 4,00,500 4,90,500 31,12,2022 71,283,827 71,283,827 31,12,2023 71,283,827	31.12.2023 Stage 2 1.773,946 1.805,576 (31.830) 6.402 11.336 (4.934) 165,225,630 (9.646),177) 225,463,822 277,544,427 277,544,427 277,544,427 277,544,427 277,544,427 277,542,525 31.3.2024 31.3.2024 31.3.2024 31.3.2024 31.3.2024 31.3.2024	Stage 3 2,846,570 (70,459) 102 102 102 102 102 102 102 102	(216,459) 38age 1 240,700 440,353,906 440,353,906 440,353,906 276,327	Stage 2	Stage 3 2,820,388 2,890,737 (70.349) 12,555 136,555 136,555 131,955,835 (135,835) (135,835