



1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets	30 June 2024
Cash, cash balances at central banks and other demand deposits	184.636.253
Cash on hand	242.200
Cash balances at central banks	154.085.646
Other demand deposits	30.308.407
Non-trading financial assets mandatorily at fair value through profit or loss	196.327
Equity instruments	64.755
Debt securities	131.572
Financial assets designated at fair value through profit or loss	-
Equity instruments	-
Financial assets at fair value through other comprehensive income	67.460.789
Debt securities	67.460.789
Financial assets at amortised cost	543.151.961
Debt securities	144.555.868
Loans and advances	398.596.093
Investments in subsidiaries, joint ventures and associates	-
Tangible assets	2.528.076
Property, plant and equipment	2.528.076
Intangible assets	2.013.347
Other intangible assets	2.013.347
Tax assets	1.598.400
Deferred tax assets	1.598.400
Other assets	2.309.322
TOTAL ASSETS	803.894.476



1. Balance Sheet Statement [Statement of Financial Position]

1.2 Liabilities	30 June 2024
Financial liabilities designated at fair value through profit or loss	-
Other financial liabilities	-
Financial liabilities measured at amortised cost	694.749.238
Deposits	693.374.276
Other financial liabilities	1.374.962
Provisions	2.229.505
Pending legal issues and tax litigation	1.495.705
Commitments and guarantees given	733.800
Tax liabilities	2.205.553
Current tax liabilities	2.205.553
Deferred tax liabilities	-
Other liabilities	4.567.401
TOTAL LIABILITIES	703.751.698



1. Balance Sheet Statement [Statement of Financial Position]

1.3 Equity	30 June 2024
Capital	42.000.000
Paid up capital	42.000.000
Accumulated other comprehensive income	(1.357.907)
Items that will not be reclassified to profit and loss	1.174.744
<i>Actuarial gains or loss on defined benefit pension plans</i>	1.174.744
Items that may be reclassified to profit and loss	(2.532.651)
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	(2.532.651)
Retained earnings	47.479.210
Other reserves	9.587.405
Other	9.587.405
Profit or loss attributable to Owners of the parent	2.434.069
TOTAL EQUITY	100.142.778
TOTAL EQUITY AND TOTAL LIABILITIES	803.894.476

2. Statement of profit or loss

	30 June 2024
Interest income	21.483.707
Financial assets at fair value through other comprehensive income	3.286.792
Financial assets at amortised cost	18.196.915
(Interest expense)	(11.555.230)
(Financial liabilities measured at amortised cost)	(11.531.610)
(Other liabilities)	(23.619)
(Interest expense on assets)	-
Dividend income	-
Non-trading financial assets mandatorily at fair value through profit or loss	-
Fee and commission income	1.809.598
(Fee and commission Expenses)	(563.195)
Gains or (-) losses on financial assets & liabilities not measured at fair value through profit or loss, net	83.134
Financial assets at fair value through other comprehensive income	17.287
Financial assets at amortised cost	65.847
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	(23.432)
Exchange differences [gain or (-) loss], net	478.360
Other operating income	72.299
(Other operating Expenses)	(1.627.551)
TOTAL OPERATING INCOME, NET	10.157.690
(Administrative Expenses)	(6.527.699)
(Staff Expenses)	(3.530.379)
(Other administrative Expenses)	(2.997.319)
(Depreciation)	(919.906)
(Property, Plant and Equipment)	(403.010)
(Other intangible assets)	(516.896)
(Provisions or (-) reversal of provisions)	(360.508)
(Commitments and guarantees given)	(314.076)
(Other provisions)	(46.432)
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	(518.184)
(Financial assets at fair value through other comprehensive income)	(19.219)
(Financial assets at amortised cost)	(498.966)
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2.867.762
(Tax Expenses or (-) income related to profit or loss from continuing operations)	433.692
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2.434.069
PROFIT OR (-) LOSS FOR THE YEAR	2.434.069