



1. Balance Sheet Statement [Statement of Financial Position]

1.1 Assets	30 September 2024
Cash, cash balances at central banks and other demand deposits	246.824.775
Cash on hand	278.529
Cash balances at central banks	209.393.921
Other demand deposits	37.152.325
Non-trading financial assets mandatorily at fair value through profit or loss	185.470
Equity instruments	64.321
Debt securities	121.149
Financial assets designated at fair value through profit or loss	-
Equity instruments	-
Financial assets at fair value through other comprehensive income	63.839.505
Debt securities	63.839.505
Financial assets at amortised cost	486.948.389
Debt securities	138.041.961
Loans and advances	348.906.428
Investments in subsidiaries, joint ventures and associates	-
Tangible assets	2.503.613
Property, plant and equipment	2.503.613
Intangible assets	2.076.944
Other intangible assets	2.076.944
Tax assets	1.598.400
Deferred tax assets	1.598.400
Other assets	1.874.190
TOTAL ASSETS	805.851.286



1. Balance Sheet Statement [Statement of Financial Position]

1.2 Liabilities	30 September 2024
Financial liabilities designated at fair value through profit or loss	-
Other financial liabilities	-
Financial liabilities measured at amortised cost	695.454.069
Deposits	694.079.106
Other financial liabilities	1.374.962
Provisions	2.171.049
Pending legal issues and tax litigation	1.534.477
Commitments and guarantees given	636.572
Tax liabilities	1.423.441
Current tax liabilities	1.423.441
Deferred tax liabilities	-
Other liabilities	4.903.448
TOTAL LIABILITIES	703.952.006



1. Balance Sheet Statement [Statement of Financial Position]

1.3 Equity	30 September 2024
Capital	42.000.000
Paid up capital	42.000.000
Accumulated other comprehensive income	(527.059)
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	(1.701.802)
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	(1.701.802)
Retained earnings	47.148.623
Other reserves	9.917.992
Other	9.917.992
Profit or loss attributable to Owners of the parent	3.359.723
TOTAL EQUITY	101.899.280
TOTAL EQUITY AND TOTAL LIABILITIES	805.851.286

2. Statement of profit or loss

	30 September 2024
Interest income	32.161.376
Financial assets at fair value through other comprehensive income	4.872.519
Financial assets at amortised cost	27.288.857
(Interest expense)	(17.397.373)
(Financial liabilities measured at amortised cost)	(17.373.754)
(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	2.536.903
(Fee and commission Expenses)	(850.862)
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
Exchange differences [gain or (-) loss], net	692.158
Other operating income	72.400
(Other operating Expenses)	(1.970.223)
TOTAL OPERATING INCOME, NET	15.291.871
(Administrative Expenses)	(9.802.462)
(Staff Expenses)	(5.362.099)
(Other administrative Expenses)	(4.440.364)
(Depreciation)	(1.313.409)
(Property, Plant and Equipment)	(503.336)
(Other intangible assets)	(810.073)
(Provisions or (-) reversal of provisions)	(302.052)
(Commitments and guarantees given)	(216.848)
(Other provisions)	(85.204)
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	(392.496)
(Financial assets at fair value through other comprehensive income)	(29.820)
(Financial assets at amortised cost)	(362.675)
(Impairment or (-) reversal of impairment on non-financial assets)	-
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4.266.443
(Tax Expenses or (-) income related to profit or loss from continuing operations)	906.720
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3.359.723
PROFIT OR (-) LOSS FOR THE YEAR	3.359.723