

HPB Group H1 2022
Investor information and 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. It is supplied in summary form and therefore not necessarily complete. 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", "believes", "estimates", "predicts", "potential", or "continue" 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, no forward-looking statement can be guaranteed. Undue reliance should not be placed on these forward-looking statements. Many factors could cause our results of operations, financial condition, liquidity, and the development of the industries in which we compete, to differ materially from those expressed or implied by the forward-looking statements contained herein.
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- This presentation has been prepared and the data checked with the greatest possible care. Nonetheless, rounding, transmission, typesetting and printing errors cannot be ruled out. In the summing up of rounded amounts and percentages, rounding-off differences may occur.



Type and name of prescribed

information:

Consolidated financial statements for the period 1.1.2022 - 30.6.2022. HPB Group H1 2022 Investor information and unaudited Financial statements

Issuer name, headquarter and

address:

Hrvatska poštanska banka p.l.c., Jurišićeva ulica 4, HR-10000 Zagreb

Issuer's Legal Entity Identifier (LEI)

Republic of Croatia

529900D5G4V6THXC5P79

Home Member State:

International Securities Identification

Regulated market and segment:

Number (ISIN)

HRHPB0RA0002

HPB-R-A

Stock code (ticker):

Zagreb Stock Exchage, Official market

In accordance with the Capital Markets Act, Hrvatska poštanska Banka p.l.c. (Bank), as the parent company of the Hrvatska poštanska banka Group (Group), publishes unaudited financial statements for the period from January 1 to June 31, 2022.

Original and official report is published in Croatian.

#### The report includes:

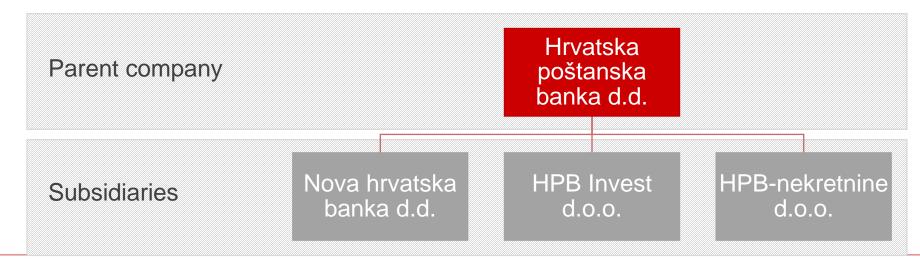
- Management report of HPB Group
- Statement by persons responsible for compiling the report
- Unaudited set of consolidated financial statements (balance sheet, profit or loss statement, statement of changes in equity, cash flow statement) and
- Notes to the consolidated financial statements.

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).

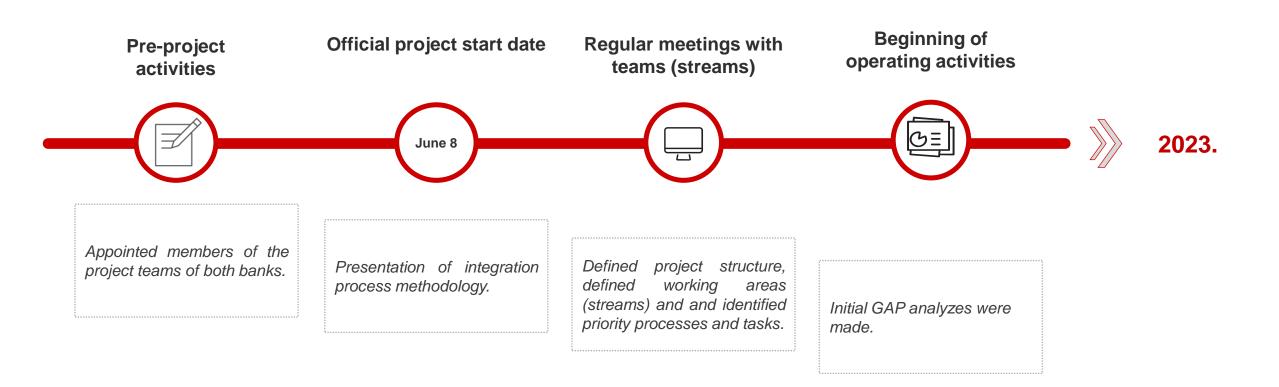


# HPB Group significantly strengthened by the acquisition of Nova Hrvatska banka

- On April 14, 2022, HPB took control over NHB
- Intensive acquisition activities are underway, and integration with the parent company is expected in 2023
- Consolidated unaudited financial statements include the financial result of NHB from the acquisition date (April 14, 2022) to the reporting date (June 30, 2022)
- This report contains all data available and known at the time of creation
- Given that post-acquisition activities (PPA and due diligence) are ongoing, during this process it is possible to obtain information that is not, nor can be, known at the moment
- This report contains the expected costs of the transaction, which are based on the estimates of the consultants, without estimating the costs of the software application, restructuring costs and other related costs, which are not known at this time
- The aforementioned circumstances may have an impact on the content of the report.



# Ensured preconditions for successful NHB's integration by the end of 2023



#### 1 Executive Summary

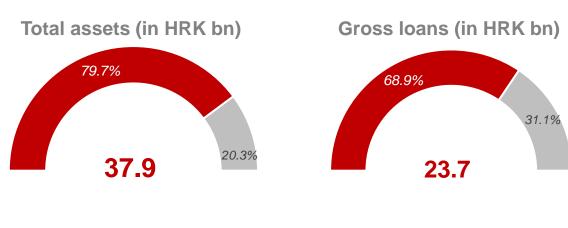
2 Macroeconomic environment

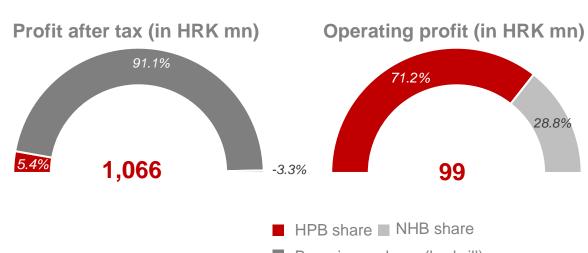
3 Financials

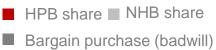
### HPB took a strong step towards the 5th position on the market through acquisition and organic growth

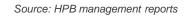
- On April 14, 2022, the Bank took control of Nova Hrvatska banka (NHB); intensive acquisition activities of NHB marked the second quarter of 2022
- Increase in assets by HRK +7.7 mn due to the acquisition of NHB
- Strengthening the presence on the Croatian market (new business centres for retail and corporate clients)
- Expanded client base on HPB Group level
- Complementary and qualitative loan portfolio without significant exposure to entities from Russia, Ukraine and Belarus; additional strength for growth and expansion of business through acquired human and financial capital
- Integration activities will be carried out in parallel with the process of adopting euro, which is an absolute priority for both institutions
- Achieved 10-digit net profit at the consolidated level as a result of gain on bargain purchase (badwill) and continued profit generation at parent level.

#### Consolidated data HPB and NHB 30.6.2022



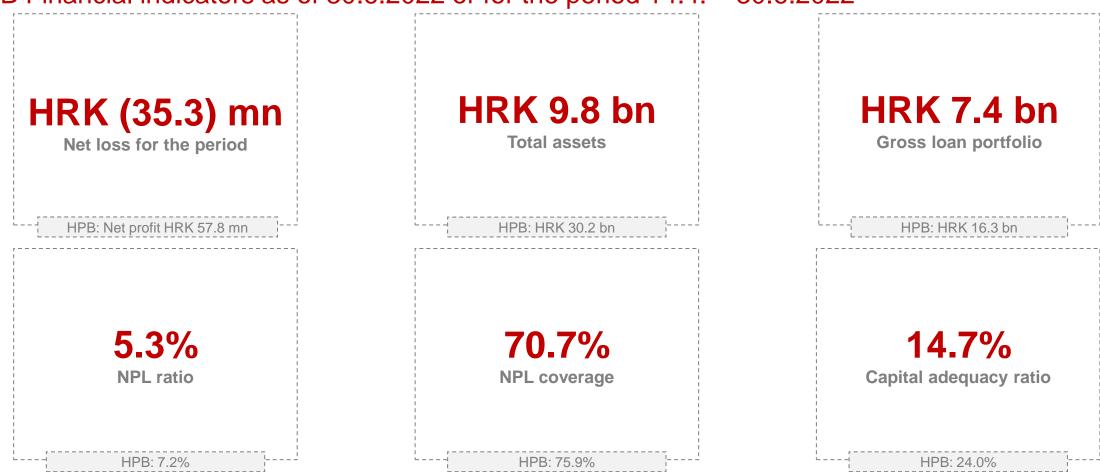






# Significant assets and loan portfolio growth of HPB Group

NHB Financial indicators as of 30.6.2022 or for the period 14.4. – 30.6.2022



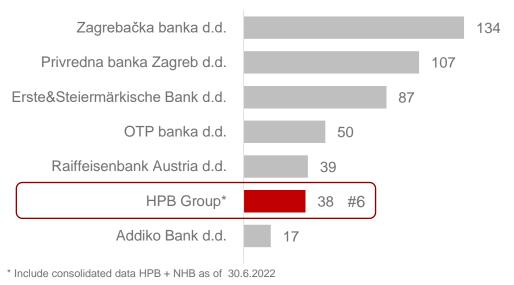


# HPB Group made strong strides towards the Top 5 banks on the market

		30.6.2022
Assets	HRK mn	37,922
Net loans to customers	HRK mn	21,909
Deposits	HRK mn	31,049
Equity	HRK mn	3,345
NPL ratio	%	6.9
NPL coverage	%	74.4

		1.1 30.6.2022
Income	HRK mn	587
Net profit	HRK mn	1,066
Cost-to-income ratio	%	75.6
Return on equity (ROE)	%	31.9

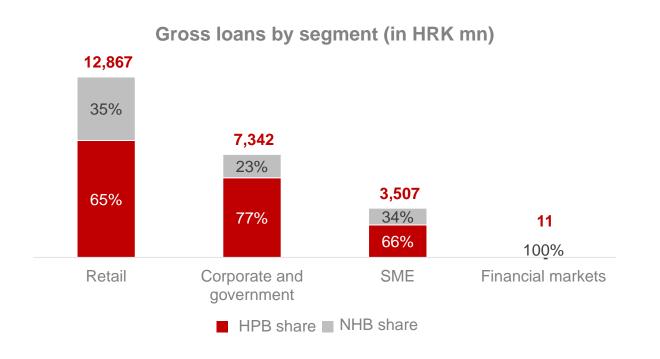
### Market share by total assets as of 31.3.2022 (in HRK bn)

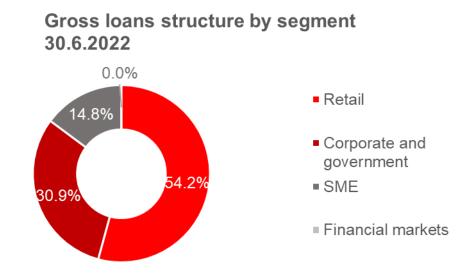


- Significant growth in assets + HRK 7.7 bn is opportunity to enter the top 5 banks by total assets on the Croatian market
- Preserved financial stability, NHB's entrance into HPB Group stopped the deposit outflow caused by the geopolitical situation in Ukraine
- Qualitative loan portfolio with effective cost management and success in default collection resulted in a low level of NPL ratio and NPL coverage significantly above the market level
- High net profit at consolidated level is result of gain on bargain purchase and achieved operating profit made by HPB.



# Bank's loan portfolio growth further strengthened by the acquisition





- Gross retail loans dominate the total loans as a result of HPB's strategic focus on this segment, with favorable financing conditions, especially in APN tranches in which HPB has a significant share
- Economy recovery enabled the implementation of acquisition activities, which resulted in further growth of total loans.



#### HPB's NPL ratio at a record low level

		30. 6. 2022
Exposure (total loans)	HRK mn	31,497
Total NPL stock	HRK mn	2,182
NPL %	%	6.9
Loss allowance for loans	HRK mn	(1,964)
NPL provision	HRK mn	(1,623)
PL provision	HRK mn	(340)
NPL Coverage	%	74.4
NPLs not covered by provisions	HRK mn	218



- Complementary and qualitative loan portfolio
- NPL coverage significantly above market average
- HPB's NPL ratio at a record low level as a result of the recovery of part of the portfolio and successful collection activities.



74.4 75.9 Market NPL coverage\* 63.6%



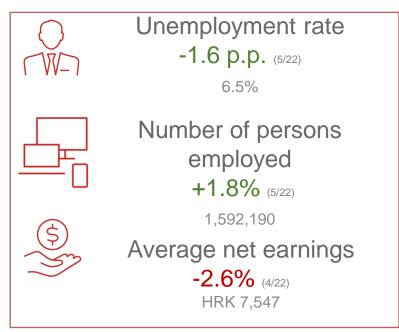


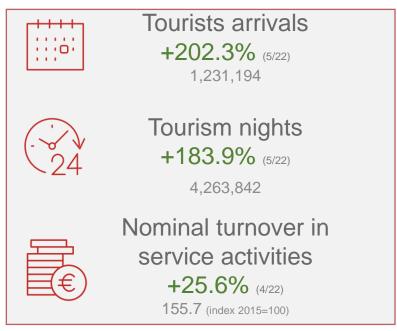
### 1 Executive Summary

#### 2 Macroeconomic environment

#### 3 Financials

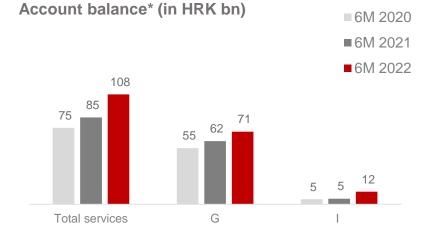
### Economic indicators (y-o-y)



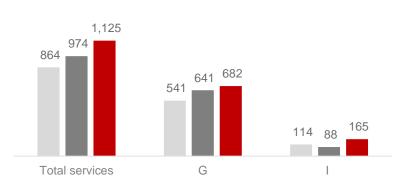




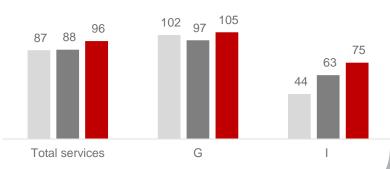
Source: Croatian Bureau of Statistics <a href="https://www.dzs.hr/eng">https://www.dzs.hr/eng</a> (March, April, May and June 2022)







#### Average account balance\* (in HRK)



"G- WHOLESALE AND RETAIL TRADE OF MOTOR VEHICLES AND MOTORCYCLES, REPAIR OF MOTOR VEHICLES AND MOTORCYCLES "I- ACCOMMODATION AND FOOD SERVICE ACTIVITIES"

### 1 Executive Summary

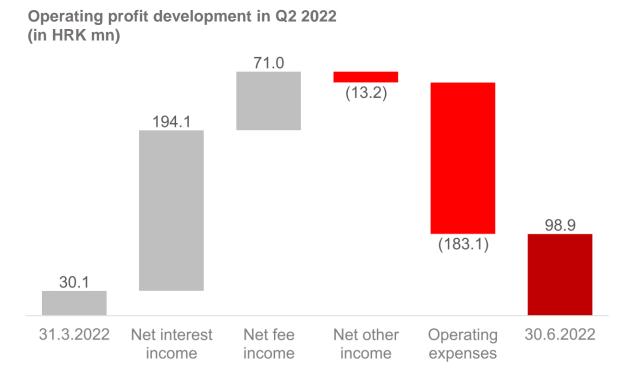
2 Macroeconomic environment

#### 3 Financials

### HRK 1.06 bn net profit

#### Credit institutions key financials – Income statement

		H1 2022
Net interest income	HRK mn	319.9
Net fee loss	HRK mn	114.4
Net trading income	HRK mn	(29.2)
Net other income	HRK mn	0.4
Operating income	HRK mn	405.6
Employee expenses	HRK mn	(148.1)
Administrative expenses	HRK mn	(113.5)
Depreciation	HRK mn	(30.1)
Deposit insurance	HRK mn	(14.9)
Operating expenses	HRK mn	(306.7)
Operating profit	HRK mn	98.9
Bargain purchase (badwill)	HRK mn	1,018.8
Provisioning	HRK mn	(59.8)
Net profit	HRK mn	1,065.6
Cost-to-income ratio	%	75.6
Return on asset (ROA)	%	2.81
Return on equity (ROE)	%	31.9

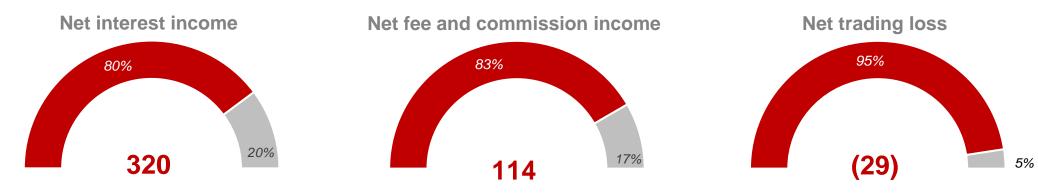


- Record net profit of HPB Group of HRK 1.1 bn as a result of a bargain purchase resulting from the difference between the fair value of the acquired net assets of NHB and the acquisition cost of that bank
- HPB's operating profit in H1 2022 reduced due to the loss from the adjustment of the book value of bonds to market prices and the absence of the effect of certain one-off transactions, while inflationary pressures and deposit insurance expenses inevitably had an impact on operating expenses
- Despite the decrease in operating profit, HPB continues to record solid positive results and create value for shareholders with a net profit of HRK 57.8 mn
- NHB's contribution to HPB Group's operating result amounts to HRK 28.5 mn (result after HPB took control over NHB)
- Changes in methodology and parameters for provisioning calculation to align with the group policy, as well as increased provisions for court cases (CHF loans) led NHB to a loss of HRK 35.3 million.

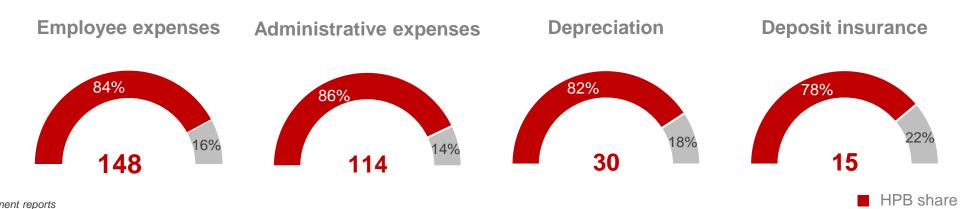


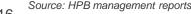
# Acquired NHB's human and financial capital led to additional strength for growth

Composition of operating income (in HRK mn) 30.6.2022



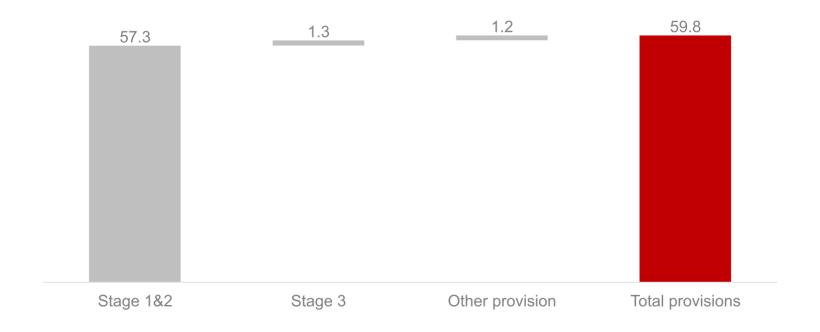
Composition of operating expenses (in HRK mn) 30.6.2022





# Additional provisions due to alignment with the more conservative standards of the HPB Group

**Structure of net provision expenses (in HRK mn)** 30.6.2022



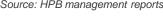
- Stage 1&2 changes in macroeconomic parameters on NHB's performing portfolio had most significant impact
- Stage 3 result of successful collection activities and recovery of part of the NPL portfolio
- Other provisions mostly relate to litigations; largest impact on the volume of provision expenses had the increase in legal provisions for loans in CHF in NHB portfolio.

### Significant assets growth along with preserved business stability

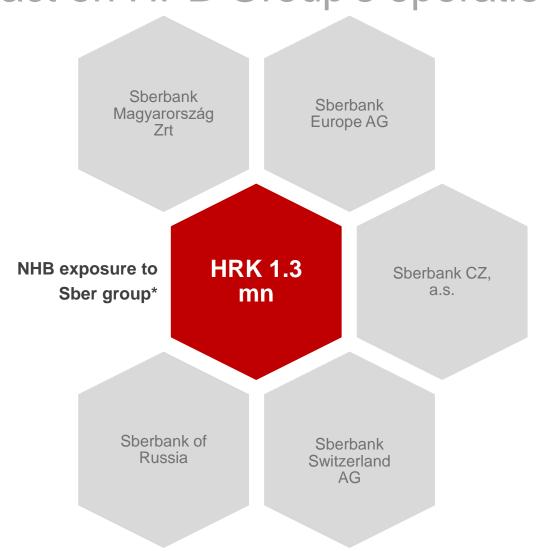
#### Credit institutions key financials – Balance sheet

		30. 6. 2022
Liquid assets	HRK mn	9,088
Securities	HRK mn	6,093
Gross loans	HRK mn	23,727
Net loans	HRK mn	21,909
Other assets	HRK mn	831
Total assets	HRK mn	37,922
Deposits	HRK mn	31,049
Loan liabilities	HRK mn	2,692
Other liabilities	HRK mn	837
Total liabilities	HRK mn	34,577
Paid-in capital	HRK mn	1,215
Accumulated other comprehensive income	HRK mn	(126)
Retained earnings or loss carried forward	HRK mn	488
Other reserves	HRK mn	702
Profit or loss for the year	HRK mn	47
Badwill (Gain on bargain purchase)	HRK mn	1,019
Equity and reserves	HRK mn	3,345
Loan-to-deposit ratio	%	70.6
NPL ratio	%	6.9
NPL coverage	%	74.4

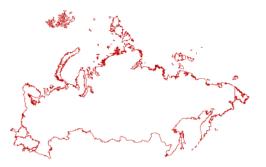
- The acquisition of NHB resulted in a significant increase in assets, which brings HPB Group closer to the top 5 banks by total assets on the Croatian market
- Preserved financial stability and maintained stable liquidity position in NHB despite the high level of uncertainty following the Russia's invasion of Ukraine
- Deposit outflow in NHB was stopped, retail segment in particular, after the end of resolution procedure and change in the ownership structure.



# Russia's invasion of Ukraine without significant impact on HPB Group's operations



Russia's invasion of Ukraine did not have a significant impact on the financial statements of HPB Group



NHB has low exposure to entities in Russia (0.45%) and negligible exposure to entities in Ukraine and Belarus.

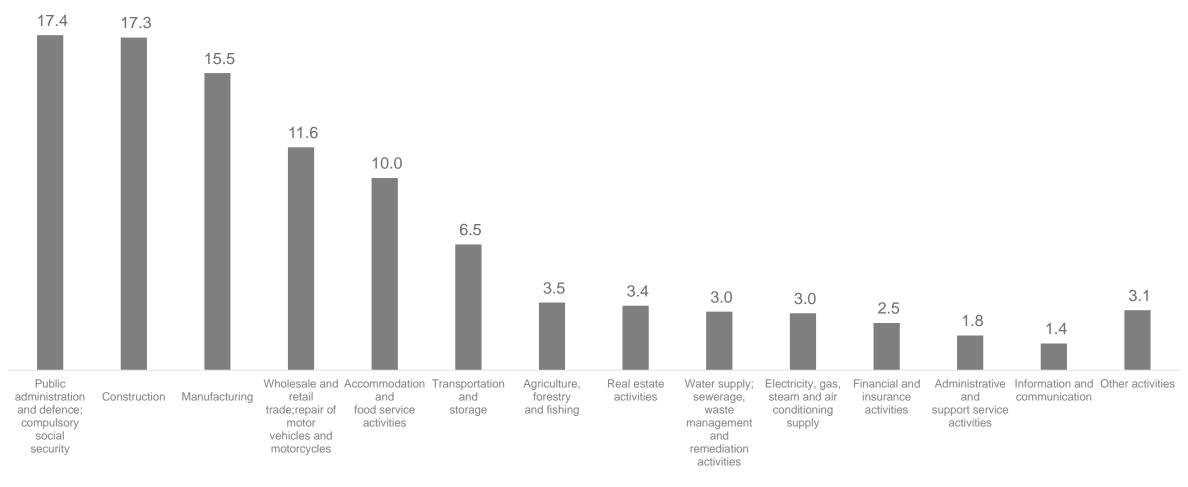


HPB has no exposure to entities in Belarus, and has minimal exposure to entities in Russia and Ukraine (0.00003%)

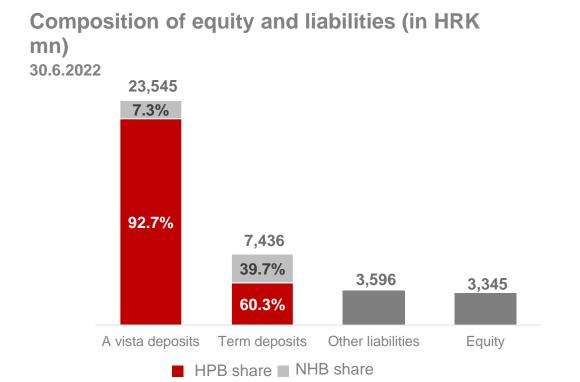
<sup>\*</sup> On July 4, 2022, loan and deposit relationship between NHB and thus HPB Group and Sberbank Europe AG was completely terminated, https://eho.zse.hr/en/issuer-announcements/view/44467

### HPB Group supports development of the Croatian economy

Corporate gross loans per industry (in %) 30.6.2022



### Preserved financial stability of Croatian banking market





- Achieved funding synergies NHB's acquisition and change in ownership structure stopped deposit outflows caused by Russia's invasion of Ukraine
- Customer deposits are key financing source (81.7%); a vista deposits dominate in the structure of HPB's deposits (83.0%), while in the NHB's structure term deposits make up the majority (72.2%) due to longer fixed terms and attractive interest rates
- Other liabilities relate primarily to loans received from credit institutions CBRD, CNB repo loans and foreign financial institutions.



# Financial and liquidity position in the HPB Group maintained stable

Loan/deposit ratio (in %)



LCR (in %)



O HPB O NHB

- Slightly higher level of the loan-to-deposit ratio at the consolidated level due to the temporary deposits outflow at the end of the first and the beginning of the second quarter due to the impact of the geopolitical situation in Europe on NHB's operations
- Liquidity at a solid level with a liquidity coverage ratio of 139.5%
- Customer deposits dominate funding mix with a share of 81.4%.



# Statement by persons accountable for compiling the report of HPB p.l.c.

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 consolidated unaudited financial statements for the period from January 1 to June 30, 2022, 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:

Tea Bažant	Marko Badurina
Executive Head of finance division	Chief Executive Officer
	Anto Mihaljević
	Member of the Management Board
	Ivan Soldo

Member of the Management Board

### Management report of Hrvatska poštanska Banka p.l.c.

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

The HPB Group's net profit after tax is HRK 1,066.6 million. The Group's result relates largely to the results of the parent company in the amount of HRK 57.8 million, while Nova hrvatska banka made a net loss of HRK - 35.3 million, HPB Invest a net loss of HRK - 31.3 thousand and HPB-Nekretnine a net profit of HRK 1.6 million.

**Marko Badurina** 

President of the Management Board

Anto Mihaljević

Member of the Management Board

Ivan Soldo

Member of the Management Board

Annex 1					
	IS	SSUER'S GENERA	L DATA		
Reporting period:		1.1.2022	do	30.6.2022	
Year:		2022			
Quarter:		2			
	Quarterly	financial stater	nents		
Registration number (MB):	03777928	Issuer's	s home Member State code:	I HRVAISKA	
Entity's registration number (MBS):					
Personal identification number (OIB):	87939104217		LEI:	529900D5G4V6THXC5P79	
Institution code:	319				
Name of the issuer:	HRVATSKA POŠTANSKA	BANKA, p.l.c.			
Postcode and town:	10000		ZAGREB		
Street and house number:	JURIŠIĆEVA STREET 4				
E-mail address:	hpb@hpb.hr				
Web address:	www.hpb.hr				
Number of employees (end of the reporting	1758				
Consolidated report:	KD (KI	N-not consolidated/KD-	consolidated)		
Audited:	RN (	RN-not audited/RD-aud	dited)		
Names of subsidiaries	(according to IFRS):		Registered	office:	MB:
HPB Invest d.o.o.		Strojarska 20, 10000	Zagreb		01972278
HPB-nekretnine d.o.o.		Ulica Milana Amruša	ı 8, 10000 Zagre	eb	01972260
Nova hrvatska banka d.d.		Varšavska ulica 9, 10	0000 Zagreb		080126398
Bookkeeping firm:	No	(Yes/No)	(name of the	e bookkeeping firm)	
Contact person:	Tea Bažant (only name and surname	of the contact nevern			
Telephone:	<u> </u>	or the contact person)			
E-mail address:	Tea.Bazant@hpb.hr				
Audit firm:					
Certified auditor:	(name of the audit firm)				
'	(name and surname)				

Submitter: Hrvatska poštanska banka p.l.c.			in HRI
item	AOP code	Last day of the preceding business year	At the reporting date of the current period
l	2	3	
Assets			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	6,177,641,914	7,182,669,65
Cash in hand Cash balances at central banks	002	1,422,548,361	1,473,281,701
Dash balances at central banks Other demand deposits	003 004	4,339,757,848 415,335,705	5,398,668,791 310,719,165
Financial assets held for trading (from 6 to 9)	005	616,670,614	512,867,14
Derivatives	006	-	1,490,81
Equity instruments	007	105,639,274	94,298,48
Debt securities Loans and advances	008 009	511,031,340	417,077,85
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13)	010	9,316,729	8,926,43
Equity instruments	011	-	-
Debt securities Loans and advances	012		
Financial assets at fair value through profit or loss (15 + 16)	013 014	9,316,729	8,926,43
Debt securities	015		
Loans and advances	016		
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	4,601,319,906	3,519,401,14
Equity instruments Debt securities	018	48,896,784	27,436,178
Loans and advances	019 020	4,552,423,122	3,491,964,964
Financial assets at amortised cost (22 + 23)	020	15,955,565,325	25,870,900,426
Debt securities	022	454,371	2,060,548,52
Loans and advances	023	15,955,110,954	23,810,351,89
Derivatives - hedge accounting	024	-	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk nvestments in subsidiaries, joint ventures and associates	025 026	43	4:
Fangible assets	027	311,192,057	372,624,19
ntangible assets	028	93,395,736	216,070,46
Tax assets	029	642,640	117,048,303
Other assets Fixed assets and disposal groups classified as held for sale	030 031	60,114,393 9,200,000	86,751,768 32,001,100
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	031	27,835,059,357	37,919,260,672
Liabilities			, , ,
Financial liabilities held for trading (from 34 to 38)	000		3,765,990
Derivatives	033		3,765,990
Short positions	035		-
Deposits	036	-	-
Debt securities issued Other financial liabilities	037	-	-
Financial liabilities at fair value through profit or loss (from 40 to 42)	038	· <del></del>	
Deposits	039	· <del></del>	
Debt securities issued	041	-	
Other financial liabilities	042	<u> </u>	-
Financial liabilities measured at amortised cost (from 44 to 46)	043	24,842,134,412	33,891,597,262
Deposits Debt securities issued	044 045	24,747,710,461	33,732,360,043
Other financial liabilities	045	94,423,951	159,237,219
Derivatives - hedge accounting	047	-	-
Fair value changes of the hedged items in portfolio hedge of interest rate risk	048	-	-
Provisions	049	89,416,940	362,771,14
Tax liabilities Share capital repayable on demand	050 051	64,392,779	4,403,882
Other liabilities	052	182,369,233	304,752,832
Liabilities included in disposal groups classified as held for sale	053	-	
Total liabilities (33 + 39 + 43 + from 47 to 53)	054	25,178,313,364	34,567,291,10
Equity			
Capital	055	1,214,775,000	1,214,775,00
Share premium	056	-	-
Equity instruments issued other than capital Other equity	057 058	-	-
Accumulated other comprehensive income	059	240,193,702	- 125,888,26
Retained profit	060	297,151,162	493,992,83
Revaluation reserves	061		
Other reserves	062	702,479,141	702,479,14
( ) Transum charas	063	(477,000) 202,623,988	1,066,610,85
( - ) Treasury shares Profit or loss attributable to owners of the parent	064		
( - ) Treasury shares     Profit or loss attributable to owners of the parent     () Interim dividends	064 065	-	
Profit or loss attributable to owners of the parent () Interim dividends Minority interests [non-controlling interests]	064 065 066		
Profit or loss attributable to owners of the parent () Interim dividends	065	2,656,745,993 27,835,059,357	3,351,969,567 37,919,260,673

No. or	400	Same period of t	he previous		
Item	AOP code	year		Current	perioa
		Cumulative	Quarter	Cumulative	Qua
1	2	3	4	5	010.151
Interest income (Interest expenses)	001 002	287,010,146 18,921,614	143,235,248 8,927,817	344,206,272 26,817,423	212,454 19,935
(Expenses on share capital repayable on demand)	002	10,921,014	0,927,017	20,017,423	19,933
Dividend income	004	1,077,695	1,077,695	1,090,684	1,062
Fees and commissions income	005	223,141,627	117,029,726	260,179,015	152,101
(Fees and commissions expenses)	006	130,055,834	67,898,061	141,816,028	79,403
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	169,597	75,768	2,286,048	
Gains or (-) losses on financial assets and liabilities held for trading, net	800	27,721,428	12,960,908	(24,396,038)	(9,481,
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	29,175,562	27,815,520	124,073	57
Gains or (-) losses on derecognition of financial assets and liabilities at fair value through profit or loss, net	010	-	-	-	
Gains or (-) losses from hedge accounting, net Exchange rate differences [gain or (-) loss], net	011 012	(4,115,310)	(819,326)	(11,127,330)	(7,817,
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	013				
Gains or (-) losses on derecognition of non-financial assets, net	014	_	_	960	
Other operating income	015	6,174,530	3,458,925	21,384,495	17,074
(Other operating expenses)	016	5,706,669	3,357,426	7,359,594	5,584
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	415,671,158	224,651,160	417,755,134	260,529
(Administrative expenses)	018	196,495,423	101,557,580	267,016,957	162,994
(Cash contributions to resolution boards and deposit guarantee schemes ) (Depreciation)	019 020	6,958,179 34,126,132	4,216,929 16,947,337	14,918,143 44,261,811	11,439 26,343
Modification gains or (-) losses, net	020	(1,457,954)	1,851,610	(3,666,444)	(875,
(Provisions or (-) reversal of provisions)	022	22,472,806	19,260,570	13,657,892	8,926
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or	023				
loss)		(24,992,891)	(45,264,569)	27,870,345	35,667,
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024	-	-	6,057,464	0.057
(Impairment or (-) reversal of impairment on non-financial assets) Negative goodwill recognised in profit or loss	025 026	-	-	1,018,765,149	6,057 1,018,765
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for				1,010,700,140	1,010,700,
using the equity method	027	-	-	-	
Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as	028				
discontinued operations	020	-	-	-	
Profit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 – from 22 to 25 + from 26 to 28)	029	170 150 555	100 704 000	1 050 071 227	1 000 000
20 (0 20)		179,153,555	129,784,923	1,059,071,227	1,026,989,
(Tax expense or (-) income related to profit or loss from continuing operations)	030	31.640.211	22.914.896	(7.539.626)	(8.552.0
	030	31,640,211	22,914,896	(7,539,626)	(8,552,0
Profit or (-) loss after tax from continuing operations (29 – 30)	031	31,640,211 147,513,344	22,914,896	(7,539,626) 1,066,610,853	
(Tax expense or (-) income related to profit or loss from continuing operations)  Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations					
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)	031 032 033 034	147,513,344	106,870,027	1,066,610,853	1,035,541,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)  Profit or (-) 1 loss for the year (31 + 32; 36 + 37)	031 032 033 034 035	147,513,344			1,035,541,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36+37)  Attributable to minority interest [non-controlling interests]	031 032 033 034 035 036	147,513,344	106,870,027	1,066,610,853	1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations  (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent	031 032 033 034 035	147,513,344	106,870,027	1,066,610,853	1,035,541,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations  (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent	031 032 033 034 035 036	147,513,344	106,870,027	1,066,610,853	1,035,541,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME Income or (-) loss for the current year	031 032 033 034 035 036 037	147,513,344 	106,870,027 - - 106,870,027 - 106,870,027 106,870,027	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541, 1,035,541, 1,035,541, 1,035,541,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)	031 032 033 034 035 036 037	147,513,344 	106,870,027 - - 106,870,027 - 106,870,027	1,066,610,853 - 1,066,610,853 - 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME Income or (-) loss for the current year	031 032 033 034 035 036 037	147,513,344 	106,870,027 - - 106,870,027 - 106,870,027 106,870,027	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)	031 032 033 034 035 036 037	147,513,344 	106,870,027 - - 106,870,027 - 106,870,027 106,870,027	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets	031 032 033 034 035 036 037 038 039 040 041 042	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations  (Tax expense or (-) income related to discontinued operations)  Profit or () loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Intangible assets	031 032 033 034 035 036 037 038 039 040 041 042 043	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52) Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets Intangible assets Intangible assets Intangible assets Intangible assets or (-) losses on defined benefit pension plans Fixed assets and disposal groups classified as held for sale	031 032 033 034 035 036 037 038 039 040 041 042 043 044	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)  (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541, 1,035,541, 1,035,541, 1,035,541,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations  (Tax expense or (-) income related to discontinued operations  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Intangible assets  Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541, 1,035,541, 1,035,541, 1,035,541,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations)  (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (73 – 84)  Profit or (-) loss before tax from discontinued operations (73 – 84)  Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Intangible assets  Intangible assets or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations  Profit or (-) 10ss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets Intangible assets Intangible assets Share of other recognised income and expense of entities accounted for using the equity method Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income  Fair value changes of equity instruments measured at fair value through other comprehensive income, net  Fair value changes of equity instruments measured at fair value through other comprehensive income  [hedged item]	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations)  (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Altributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Intangible assets  Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income (anis or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income (hedged item)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets Intangible assets Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income  [hedged item]  Fair value changes of equity instruments measured at fair value through other comprehensive income  [hedging instrument]  Fair value changes of financial liabilities measured at fair value through other comprehensive income  [hedging instrument]	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations  (Tax expense or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets Intangible assets Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method Fair value changes of equity instruments measured at fair value through other comprehensive income. Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income. Fair value changes of equity instruments measured at fair value through other comprehensive income. Fair value changes of equity instruments measured at fair value through other comprehensive income. [Nedegad item]  Fair value changes of equity instruments measured at fair value through other comprehensive income [Nedegad item]  Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk Income tax relating to items that will not be reclassified	031 032 033 034 035 036 037  038 039 040 041 042 043 045 046 047 048 049	147,513,344 	106,870,027 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 (366,081,965)	1,035,541 1,035,541 1,035,541 1,035,541 (194,947,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (17 ax expense or (-) income related to discontinued operations (17 ax expense or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets Intangible assets Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net  Fair value changes of equity instruments measured at fair value through other comprehensive income [hedgied item]  Fair value changes of equity instruments measured at fair value through other comprehensive income [hedgied item]  Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk  Income tax relating to items that will not be reclassified	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052	147,513,344 	106,870,027 - 106,870,027 - 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 1,066,610,853	1,035,541 1,035,541 1,035,541 1,035,541 (194,947,
Profit or (-) loss after tax from discontinued operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations (7ax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME Income or (-) loss for the current year Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets Intangible assets Actuarial gains or (-) losses on defined benefit pension plans Final State of other recognised income and expense of entities accounted for using the equity method Fair value changes of equity instruments measured at fair value through other comprehensive income (adis or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)  Fair value changes of financial liabilities measured at fair value through other comprehensive income (hedging instrument)  Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk income tax relating to tems that will not be reclassified to profit or loss (from 53 to 60)	031 032 033 034 035 036 037  038 039 040 041 042 043 045 046 047 048 049 050 051	147,513,344 	106,870,027 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 (366,081,965)	1,035,541 1,035,541 1,035,541 1,035,541 (194,947,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Intangible assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income. Pair value changes of equity instruments measured at fair value through other comprehensive income.  Fair value changes of equity instruments measured at fair value through other comprehensive income. Pair value changes of equity instruments measured at fair value through other comprehensive income.  Fair value changes of equity instruments measured at fair value through other comprehensive income. Pair value changes of equity instruments measured at fair value through other comprehensive income. Pair value changes of equity instruments measured at fair value through other comprehensive income. Pair value changes of equity instruments measured at fair value through other comprehensive income. Pair value changes of enamical liabilities measured at fair value through profit or loss attributable to changes in their credit risk. Income tax relating to terms that will not be reclassified.  Pair value changes of equity instruments measured at fair value through other comprehensive income. Pair value changes of e	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 047 048 049 050 051 052 053	147,513,344 	106,870,027 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 (366,081,965)	1,035,541 1,035,541 1,035,541 1,035,541 (194,947,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations)  (Tax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Intangible assets  Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income  (Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)  Fair value changes of equity instruments mea	031 032 033 034 035 036 037  038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	147,513,344 	106,870,027 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 (366,081,965)	1,035,541 1,035,541 1,035,541 1,035,541 (194,947,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations  (7ax expense or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net  Fair value changes of equity instruments measured at fair value through other comprehensive income, net  Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]  Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk income tax relating to items that will not be reclassified litems that may be reclassified to profit or loss (from 53 to 60)  Hedgeign instrumenty [Fair value changes of feasiering the profit or loss (from 53 to 60)  Hedgeign of the vertice of the designated elements]	031 032 033 034 035 036 037  038 039 040 041 042 043 045 046 047 048 049 050 051 052 053 054 055 056	147,513,344 	106,870,027 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 (366,081,965)	1,035,541 1,035,541 1,035,541 1,035,541 (194,947,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations (7ax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Intangible assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedging instrument)  Fair value changes of equity instruments measured at fair value through profit or loss attributable to changes in their credit risk  Income Lax relating to items that will not be reclassified  Items that may be reclassified to profit or loss (from 53 to 60)  Hedge of net investments in foreign operations (effective portion)  Foreign currency translation  Cash flow hedges [effective portion]  Expenses of the current of the comprehensive income	031 032 033 034 035 036 037  038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	147,513,344 	106,870,027 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 (366,081,965)	1,035,541 1,035,541 1,035,541 1,035,541 (194,947,)
Profit or (-) loss after tax from discontinued operations (29 – 30)  Profit or (-) loss before tax from discontinued operations (73 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Intangible assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income. Pair value changes of equity instruments measured at fair value through other comprehensive income. [hedging instrument]  Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]  Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk  Income tax relating to items that will not be reclassified  Items that may be reclassified to profit or loss (from 53 to 60)  Hedge of net investments in foreign operations [effective portion]  Foreign currengments [Fat of the profit or loss (from 53 to 60)  Hedge of net investments in foreign operations [effective portion]  Foreign currengments [Fat of the profit or loss (from 53 to 60)  Hedge of net investments in foreign operations [effective portion]  Foreign currengments [Fat of the profit or loss (from 53 to 60)	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058	147,513,344 	106,870,027 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 (366,081,965)	1,035,541 1,035,541 1,035,541 1,035,541 (194,947,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net  Fair value changes of equity instruments measured at fair value through other comprehensive income  (hedged item)  Fair value changes of equity instruments measured at fair value through other comprehensive income  (hedging instrument)  Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk  Income tax relating to items that will not be reclassified  Items that may be reclassified to profit or loss (from 53 to 60)  Hedge of net investments in foreign operations (effective portion)  Foreign currency translation  Cash flow hedges [effective portion]  Hedging instruments [at air value through other comprehensive income  Fived assets and disposal groups classified as held for sale  Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	031 032 033 034 035 036 037 038 039 040 041 042 043 045 046 047 048 049 050 051 052 053 054 055 056 057 058	147,513,344 147,513,344 147,513,344 (15,771,394) (457,723) (457,723) (15,313,671) (18,675,208)	106,870,027 106,870,027 106,870,027 106,870,027 (19,795,737) (19,795,737) (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 (366,081,965)	1,035,541 1,035,541 1,035,541 1,035,541 1,035,541 (194,947,
Profit or (-) loss after tax from discontinued operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations (7ax expense or (-) income related to discontinued operations)  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income  Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net  Fair value changes of equity instruments measured at fair value through other comprehensive income, net  Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]  Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk  Income tax relating to items that will not be reclassified  Items that may be reclassified to profit or loss (from 53 to 60)  Hedging instruments at fair value through other comprehensive income  Fived assets and disposal groups classified as held for sale  Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates  Income tax relating to items that may be reclassified to profit or (-) loss	031 032 033 034 035 036 037 038 039 040 041 042 043 044 045 047 048 049 050 051 052 053 054 055 056 057 058 059	147,513,344 	106,870,027 106,870,027 106,870,027 106,870,027 (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 (366,081,965) (366,081,965) (366,081,965) (446,949,152)	1,035,541 1,035,541 1,035,541 1,035,541 (194,947, (194,947, (238,030,
Profit or (-) loss after tax from continuing operations (29 – 30)  Profit or (-) loss after tax from discontinued operations (33 – 34)  Profit or (-) loss before tax from discontinued operations (7ax expense or (-) income related to discontinued operations  [Tax expense or (-) income related to discontinued operations  Profit or (-) loss for the year (31 + 32; 36 + 37)  Attributable to minority interest [non-controlling interests]  Attributable to owners of the parent  STATEMENT OF OTHER COMPREHENSIVE INCOME  Income or (-) loss for the current year  Other comprehensive income (40 + 52)  Items that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51)  Tangible assets  Intangible assets  Actuarial gains or (-) losses on defined benefit pension plans  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of entities accounted for using the equity method  Fair value changes of equity instruments measured at fair value through other comprehensive income, net  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)  Fair value changes of equity instruments measured at fair value through other comprehensive income (hedged item)  Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk  Income tax relating to terms that will not be reclassified  Items that may be reclassified to profit or loss (from 53 to 60)  Hedging instruments [not designated elements]  Debt instruments at fair value through other comprehensive income  Fixed assets and disposal groups classified as held for sale  Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	031 032 033 034 035 036 037 038 039 040 041 042 043 045 046 047 048 049 050 051 052 053 054 055 056 057 058	147,513,344 147,513,344 147,513,344 (15,771,394) (457,723) (457,723) (15,313,671) (18,675,208)	106,870,027 106,870,027 106,870,027 106,870,027 (19,795,737) (19,795,737) (19,795,737)	1,066,610,853 1,066,610,853 1,066,610,853 (366,081,965)	(8.552.1 1,035,541, 1,035,541, 1,035,541, 1,035,541, (194,947,4 (194,947,4 (238,030,2 43,082, 840,594,

#### STATEMENT OF CASH FLOW for the period January 01, 2022 to June 30, 2022

Submitter: Hrvatska poštanska banka p.l.c.			in HRK
Item	AOP code	Same period of the previous year	Current period
1	2	3	4
Operating activities - direct method	_		
Interest received and similar receipts	001	-	-
Fees and commissions received	002	-	-
(Interest paid and similar expenditures)	003	-	-
(Fees and commissions paid)	004	-	-
(Operating expenses paid)	005	-	-
Net gains/losses from financial instruments at fair value through statement of profit or loss	006	-	-
Other receipts	007	-	-
(Other expenditures)	800		
Operating activities - indirect method			
Profit/(loss) before tax	009	179,153,555	1,059,071,227
Adjustments:			
Impairment and provisions	010	- 1,062,131	45,194,681
Depreciation	011	34,126,132	44,261,811
Net constituted (noise)/lease of fine sign control to the little of fair color than the control to the little of fair color than the control to the little of fair color than the control to the little of fair color than the control to the little of fair color than the control to the little of fair color than the control to the little of fair color than the color th	012	(57,066,587)	21,985,917
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss (Profit)/loss from the sale of tangible assets	013	, , , ,	
Other non-cash items		(000,000,500)	(017 000 040)
	014	(268,088,532)	(317,388,849)
Promjene u imovini i obvezama iz poslovnih aktivnosti			
Deposits with the Croatian National Bank	015	(55,561,516)	(105,854,171)
Deposits with financial institutions and loans to financial institutions	016	- 126,724,669	-
Loans and advances to other clients	017	164,363,340	(7,465,911,646)
Securities and other financial instruments at fair value through other comprehensive income	018	(208,660,022)	0
Securities and other financial instruments held for trading	019	57,603,783	390,296
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	20,000,000	-
Securities and other financial instruments mandatorily at fair value through statement of profit or loss	021	- (077.007)	(0.000.004.450)
Securities and other financial instruments at amortised cost	022	(877,887)	(2,060,094,156)
Other assets from operating activities  Deposits from financial institutions	023	2,555,866	(27,818,887)
Transaction accounts of other clients	024	(135,636,590)	286,814,664
Savings deposits of other clients	025 026	982,574,881 986,663,638	6,850,323,508 2,470,931,128
Time deposits of other clients	026	(554,268,402)	(401,358,871)
Derivative financial liabilities and other liabilities held for trading	027	(3,927,388)	68.579.258
Other liabilities from operating activities	029	274,542,271	109,924,312
Interest received from operating activities [indirect method]	030	287,010,146	344,206,272
Dividends received from operating activities [indirect method]	031	-	1,090,684
Interest paid from operating activities [indirect method]	032	(18,921,614)	(26,817,423)
(Income tax paid)	033	-	- 5,782,313
Net cash flow from operating activities (from 1 to 33)	034	1,557,798,274	891,747,442
Investing activities			· · ·
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	(39,984,754)	(251,169,776)
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint	036		
ventures	030	-	-
Cash receipts from the sale / payments for the purchase of securities and other financial instruments held to	037		
maturity		_	_
Dividends received from investing activities	038	- 877,887	-
Other receipts/payments from investing activities	039		-
Net cash flow from investing activities (from 35 to 39)	040	(40,862,641)	(251,169,776)
Financing activities		000 044 444	E4 0E4 000
Net increase/(decrease) in loans received from financing activities	041	289,244,441	51,071,660
Net increase/(decrease) in debt securities issued  Net increase/(decrease) in Tier 2 capital instruments	042 043	-	-
Increase in share capital	043	-	-
(Dividends paid)	044	-	-
Other receipts/(payments) from financing activities	045 046	-	681,600
Net cash flow from financing activities (from 41 to 46)	046	289.244.441	51,753,260
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	047	1,806,180,074	692,330,926
Cash and cash equivalents at the beginning of period	049	4,091,821,698	6,595,426,694
Effect of exchange rate fluctuations on cash and cash equivalents	050	(4,115,310)	(11,127,330)
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	5,893,886,462	7,276,630,290
	001	3,033,000,402	1,210,000,290

STATEMENT OF CHANGES IN EQUITY for the period January 01, 2022 to June 30, 2022														i	n HRK
						Attributable	to owners of the	parent					Non-contro interes		
Item	AOP	Equity	Share premium	Equity instruments issued other than capital	Other equity	Accumulated other comprehensive income	Retained profit	Revaluation reserves	Other reserves	() Treasury shares	Profit or ( - ) loss attributable to owners of the parent	dividends	lccumulat ed other omprehen Oth sive income	ner items	Tol
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Opening balance [before restatement]	001	1,214,775,000		-		240,193,702	297,151,162		702,479,141	(477,000)	202,623,987	-	-		2,65
Effects of error corrections	002						(5,782,313)			-			-		(5
Effects of changes in accounting policies	003		-	-				-	-	-		-	-	-	
Opening balance [current period] (1 + 2 + 3)	004	1,214,775,000		-		240,193,702	291,368,849		702,479,141	(477,000)	202,623,987		-		2,65
Ordinary shares issue	005		-	-				-	-	-		-	-		
Preference shares issue	006	-	-	-		-	-	-	-	-	-	-	-	-	
Issue of other equity instruments	007		-	-	-	-	-	-	-	-	-	-	-	-	
Exercise or expiration of other equity instruments issued	800			-	-			-		-			-	-	
Conversion of receviables to equity instruments	009			-	-			-		-			-	-	
Capital reduction	010	-	-	-		-	-	-	-	-	-	-	-	-	
Dividends	011		-	-	-	-	-	-	-	(204,600)	-	-	-	-	
Purchase of treasury shares	012		-	-	-	-	-	-	-	-	-	-	-	-	
Sale or cancellation of treasury shares	013			-	-			-		-			-	-	
Reclassification of financial instruments from equity to liability	014	-	-	-		-	-	-	-	-	-	-	-	-	
Reclassification of financial instruments from liability to equity	015	-	-	-		-	-	-	-	-	-	-	-	-	
Transfers among components of equity	016		-	-	-	-	202,623,987	-	-	-	(202,623,987)	-	-	-	
Equity increase or ( - ) decrease resulting from business combinations Share based payments	017 018			-		-	-	-	-	681,600	1	-	- 1		
Other increase or (-) decrease in equity	019	-	-	-	-	-	-	-	-	-	-	-	-		
Total comprehensive income for the current year	020		-	-	-	(366,081,965)	-	-	-	-	1,066,610,853	-	-		70
Closing balance [current period] (from 4 to 20)	021	1,214,775,000	-	-		(125,888,263)	493.992.836		702,479,141	-	1.066,610,853	-	-		3.351

Notes to financial statements						
) INTEREST INCOME				in HRK		
P 001	Same period of the	e previous year	Current period 01.01			
	01.0130.0 Cumulative	06.2021. Quarter	Cumulative	Quarter		
t securities	39,340,466 247,665,494	19,843,714 123,387,674	38,714,851 305,328,932	21,093,647 191,208,344		
ner assets	3,860	123,387,674 3,860	134,677	126,363		
osits er liabilities <b>al</b>	326		27,813	26,574		
	287,010,146	143,235,248	344,206,272	212,454,928		
EREST EXPENSE	Same period of the			in HRK		
02	01.0130.0	06.2021.	Current period 01.01			
securities	Cumulative -	Quarter	Cumulative -	Quarter		
and advances assets	1,321,489	716,432	3,587,171	2,693,776		
ilts	17,596,879	8,209,703 1,682	23,046,481	17,085,364		
iabilities	3,246 18,921,614	8,927,817	183,771 26,817,422	155,888 19,935,027		
AND COMMISSION INCOME				in HRK		
105	Same period of the 01.01,-30.0		Current period 01.01	1 30.06.2022.		
	Cumulative	Quarter	Cumulative	Quarter		
ities management	1,457,267 21,643	744,506 10,138	1,691,833 12,328	930,290 6,094		
dy [according to the type of client]	2,586,218 17,295	1,356,267 5,902	2,518,814 515,161	1,263,135 510,201		
	219,059,204 223,141,627	114,912,912 117,029,726	255,440,879 260,179,015	149,392,065 152,101,785		
	223,141,027	117,029,720	200,179,015			
AND COMMISSION EXPENSE	Same period of the	e previous year	Current period 01.01	in HRK		
6	01.0130.0 Cumulative	06.2021. Quarter	Current period 01.0	0 30.06.2022.		
earing and settlement	982,481	536,226	5,486,354	4,851,136		
	129,073,353 130,055,834	67,361,834 67,898,061	136,329,673 141,816,028	74,552,410 79,403,546		
/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LI				in HRK		
7	Same period of the 01.0130.0	e previous year	Current period 01.01			
	Cumulative	Quarter	Cumulative	Quarter		
acurities and advances	-		2,118,089	=		
ts ecurities issued	=	-	=	-		
nancial liabilities	169,597	75,768	167,959			
	169,597	75,768	2,286,048			
IS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR	TRADING Same period of the	e previous vear		in HRK		
18	01.0130.0	06.2021.	Current period 01.01			
instruments	Cumulative 7,136,717	Quarter 2,806,825	Cumulative (11,356,251)	Quarter (7,944,651)		
curities sactions and derivatives	(4,087,657) 24,672,367	(2,763,481) 12,917,564	(51,939,077) 38,899,290	(27,398,439) 25,861,385		
	27,721,428	12,960,908	(24,396,038)	(9,481,705)		
NS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY A	AT FAIR VALUE THROU	IGH PROFIT OR LOSS				
09	Same period of the 01.0130.0	06.2021.	Current period 01.01			
instruments	Cumulative 30,800,000	Quarter 30,800,000	Cumulative	Quarter (66,627)		
ecurities and advances	(1.624.438)	(2,984,480)	124.073	124.073		
and advances	29,175,562	27,815,520	124,073	57,446		
RATING EXPENSES				in HRK		
15 & AOP 017 & AOP 018	Same period of the 01.01,-30.0	e previous year	Current period 01.01	1 30.06.2022.		
	Cumulative	Quarter	Cumulative	Quarter		
perating expenses istrative expenses	6,108,631 196,495,421	3,759,388 101,557,579	7,359,594 267,016,957	5,584,596 162,994,695		
yee expenses administrative expenses	118,123,337 78.372.084	59,431,160 42,126,419	151,054,835 115,962,122	89,359,264 73,635,431		
butions in cash rehabilitation committees and Deposit Insurance Schem	6,958,179	4,216,929	14,918,144	11,439,054		
zation y, plant and equipment	6,958,179 33,724,172 21,275,304	4,216,929 16,545,377 10,283,394	115,962,122 14,918,144 44,261,810 24,931,572	11,439,054 26,343,402 14,719,109		
ization iy, plant and equipment nent property	33,724,172 21,275,304	16,545,377 10,283,394	14,918,144 44,261,810 24,931,572	11,439,054 26,343,402 14,719,109		
zation y, plant and equipment lent property	33,724,172	16,545,377	14,918,144 44,261,810	11,439,054 26,343,402		
zation r, plant and equipment ent property tangible assets	33,724,172 21,275,304 - 12,448,868 243,286,403	16,545,377 10,283,394 - 6,261,983 126,079,272	14,918,144 44,261,810 24,931,572 - 19,330,239	11,439,054 26,343,402 14,719,109 - 11,624,293		
zation , j, pant and equipment ent property tangble assets  URMENT LOSSES AND PROVISION EXPENSES	33,724,172 21,275,304 	16,545,377 10,283,394 6,261,983 126,079,272 e previous year	14,918,144 44,261,810 24,931,572 19,330,239 333,556,505	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 in HRK		
astion  Compared to equipment  Compared to eq	33,724,172 21,275,304 12,448,868 243,286,403 Same period of th 01,01,-30.0 Cumulative	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 06,2021. Quarter	14,918,144 44,261,810 24,931,572 - 19,330,239 333,556,505 Current period 01.01 Cumulative	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 in HRK 1. – 30.06.2022. Quarter		
zation  , joan and equipment est procept joan and equipment implies assets  IRMENT LOSSES AND PROVISION EXPENSES  9.6 AOP 020 & AOP 021 & AOP 023  etion gains or (1) losses, net al assets all full yeal through other comprehensive income	33,724,172 21,275,304 12,448,868 243,286,403 Same period of th 01.0130. Cumulative (1,457,954)	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 06.2021. Quarter 1,851,610	14,918,144 44,261,810 24,931,572 19,330,239 333,556,505  Current period 01.01 Cumulative (3,566,444)	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 In HRK 1. – 30.06.2022. Quarter (875,698)		
zation y, justi and equipment ent properly laminagible assess  INIMENT LOSSES AND PROVISION EXPENSES  19 & AOP 020 & AOP 021 & AOP 023  zation gains or () losses, ret is assess afts invalid through other comprehensive income all assests at an annotized cost loss or () reversal of provisions)	33,724,172 21,275,304 12,448,868 243,286,403 Same period of th 01,01,-30.0 Cumulative	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 06,2021. Quarter	14,918,144 44,261,810 24,931,572 - 19,330,239 333,556,505 Current period 01.01 Cumulative	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 in HRK 1. – 30.06.2022. Quarter		
Ization  Y, pant and equipment Imenyphe issess  AIRMENT LOSSES AND PROVISION EXPENSES  19 & AOP 020 & AOP 021 & AOP 021  Cating gains or () losses, net idi assets at far value through other comprehensive income idi assets at a monizzed cost.  Idia lasset and the comprehensive income idi assets at far value through other comprehensive income idi assets and the comprehensive income idi assets at far value through other comprehensive income idi assets at incomprehensive incomprehensive income idi assets at incomprehensive inco	33,724,172 21,275,304 12,448,868 243,286,403 Same period of th 01.01-30. Cumulative (1,457,954) (1,457,954) 22,472,806	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 96,2021. Quarter 1,851,610 19,260,570	14,918,144 44,261,810 24,931,572 19,330,239 333,556,505  Current period 01.0: Cumulative (3,666,444) 13,657,892	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 In HRK 1 30.06,2022. Quarter (875,698) (875,698) 8,926,912		
Izitation  Y, pant and equipment ment properly  Interrupt properly	33,724,172 21,275,304 12,448,868 243,286,403 Same period of th 01.01-30, Cumulative (1,457,954)	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 06,2021.  Quarter 1,851,610 - 1,851,610	14,918,144 44,281,810 24,931,572 19,330,239 333,556,505  Current period 01.0: Cumulative (3,666,444) (3,666,444)	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 in HRK 1. – 30.06.2022. Quarter (875,698)		
Ization  y, pant and equipment heret properly immiglies assess  AIRMENT LOSSES AND PROVISION EXPENSES  19 & AOP 020 & AOP 021 & AOP 023  cation gains or () lossess, net is assess at it would whough other comprehensive income ist assess at an amortized cost isolation or () reversal of provisions) ties towards resolution committees and deposit insurance systems these and Custrantees' () reversal of impairment on financial assess that are not	33,724,172 21,275,304 12,448,868 243,286,403 Same period of the 01.01-30, Cumulative (1,457,954) (1,457,954) 22,472,806 7,076,587 15,394,220 (24,992,891)	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 96,2021. Quarter 1,851,610 1,851,610 19,260,570 4,164,052 15,096,518 (45,264,570)	14,918,144 44,261,810 24,931,572 19,330,239 333,596,505  Current period 01.0* Cumulative (3,666,444) (3,666,444) (3,667,892 20,945,774 (7,287,882) 22,870,345	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 In HRK 1 30.06.2022. Quarter (875,599) 8,926,912 16,156,766 (7.229,655) 35,667,529		
Ization  Interpretable of the Control of the Contro	33,724,172 21,275,304 12,448,868 243,266,403 349,266,403 Cumulative (1,457,954) 22,472,806 7,075,587 15,394,220 (24,992,891) (1,373,211)	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 96,2021. Quarter 1,851,610 19,260,570 4,164,052 15,096,518	14,918,144 4,261,810 24,931,572 19,330,239 333,556,595  Current period 01.07 Cumulative (3,656,444) 13,657,892 20,945,774 (7,287,882) 27,870,345 (13,000,824)	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 in HRK 1. – 30,06,2022. Quarter (875,698) (875,698) 8,926,912 16,156,766 (7,229,855)		
Ization  y, paint and equipment ment properly ment properly properly ment properly men	33,724,172 21,275,304 12,448,868 243,286,403 Same period of the 01.01-30, Cumulative (1,457,954) (1,457,954) 22,472,806 7,076,587 15,394,220 (24,992,891)	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 05,2021. Quarter 1,851,610 19,260,570 4,164,052 15,096,518 (45,264,570) (1,704,962)	14,918,144 44,261,810 24,931,572 19,330,239 333,596,505  Current period 01.0* Cumulative (3,666,444) (3,666,444) (3,667,892 20,945,774 (7,287,882) 22,870,345	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 in HRK 1 30,06,2022. Quarter (875,598) (875,698) 4,926,912 16,156,766 (7,229,855) 35,667,529 (7,421,930)		
Ization  y, justi and equipment tent properly tent properly summighe assets  IRMENT LOSSES AND PROVISION EXPENSES  19 & AOP 200 & AOP 201 & AOP 202  Ization gains or /, losses, net all assets at amortized cost ions or /; perveral of provisions) ties towards resolution committees and deposit insurance systems lies towards resolution of provisions)  if a lasses at a mortized octs if a fix value through profit or loss il assets at the resolution committee of the resolutions of the resolutions, and associates)  is, and associates)	33,724,172 21,275,304 12,448,868 243,266,403 3 ame period of th 0,101,-30, Cumulative (1,457,954) 22,472,806 7,076,587 15,394,220 (24,992,891) (1,373,211)	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 05,2021. Quarter 1,851,610 19,260,570 4,164,052 15,096,518 (45,264,570) (1,704,962)	14,918,144 4,263,1810 24,931,972 19,333,546,695  Current period 01.07 Cumulative (3,666,444) (3,666,444) (3,667,692 20,945,774 (7,878,882) 27,670,345 (13,020,624) (4,681,170) 6,057,464	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 in HRK 1 30.06,2022. Quarter (875,696) (875,696) (875,696) (8,926,912 16,156,766 (7,229,855) 35,667,529 (7,421,930) 43,089,459		
Ization  Ixation  Ixation  Ixation  Ixation and equipment Inert properly Ixation and Ixation	33,724,172 21,275,304 12,448,868 243,266,403 3 ame period of th 0,101,-30, Cumulative (1,457,954) 22,472,806 7,076,587 15,394,220 (24,992,891) (1,373,211)	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 05,2021. Quarter 1,851,610 19,260,570 4,164,052 15,096,518 (45,264,570) (1,704,962)	14,918,144 4,2631,810 24,931,572 1330,2595,393 333,596,595  Current period 01.0* Cumulative (3,666,444) 13,657,892 2,945,747 (7,287,882) 27,870,345 (13,000,824) 40,891,170	11,439,054 26,343,402 14,719,109 14,719,109 205,361,747 in HRK 1 30.06.2022. (875,699) (875,699) 16,156,766 (7.229,855) 25,667,229 25,672 25,672 25,673 25,675,766 23,567,769 23,567,769 23,567,769 24,089,459		
Itzation  (Ization  (Izati	33,724,172 21,275,304 12,448,868 243,266,403 3 ame period of th 0,101,-30, Cumulative (1,457,954) 22,472,806 7,076,587 15,394,220 (24,992,891) (1,373,211)	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 05,2021. Quarter 1,851,610 19,260,570 4,164,052 15,096,518 (45,264,570) (1,704,962)	14,918,144 4,263,1810 24,931,972 19,333,546,695  Current period 01.07 Cumulative (3,666,444) (3,666,444) (3,667,692 20,945,774 (7,878,882) 27,670,345 (13,020,624) (4,681,170) 6,057,464	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 in HRK 1 30.06,2022. Quarter (875,696) (875,696) (875,696) (8,926,912 16,156,766 (7,229,855) 35,667,529 (7,421,930) 43,089,459		
Itzation  (Ization  Application  (Ization  (Ization  Application  (Ization  (I	33,724,172 21,275,304 12,448,868 243,266,403 3 ame period of th 0,101,-30, Cumulative (1,457,954) 22,472,806 7,076,587 15,394,220 (24,992,891) (1,373,211)	16,545,377 10,283,394 6,261,983 126,079,272 e previous year 05,2021. Quarter 1,851,610 19,260,570 4,164,052 15,096,518 (45,264,570) (1,704,962)	14,918,144 4,228,1810 24,931,972 19,330,299 333,596,999  Current period 01.0* Cumulative (3,656,444) (3,656,444) (3,656,444) (3,656,444) (4,657,992 20,945,774 (7,207,865) (7,207,865) (4,668,174) (4,668,114)	11,439,054 26,343,402 14,719,109 216,719,109 206,361,747 in HHK i. – 30,65,202 Quarter (875,598) (875,598) 35,667,529 16,156,766 1,767,585 35,667,529 4,975,853 4,975,853		
Itzation  Itzati	33,724,172 21,275,304 12,448,868 243,286,403 243,286,403 (1,67,364) (1,67,764) (1,67,764) (1,67,764) (2,472,606) 7,078,867 15,334,220 (24,962,891) (1,373,211) (23,619,680)	16,545,377 10,228,394 6,281,983 126,679,272 6,2921. 0,2011 1,851,610 19,260,570 4,164,052 1,595,610 1,704,982 (43,359,600)	14,918,144 4,263,1810 24,831,572 19,330,295 333,596,595  Current period 01.0* Cumulative (3,666,441) (3,666,441) (3,666,445) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,667,464) (3,668,446) (	11,439,054 26,343,402 14,719,109 11,624,293 206,361,747 In HRK 1 30,06,2022. Quarter (875,696) (875,696) (875,697) 16,156,766 (7,229,855) 35,667,529 (7,421,930) 43,089,459		in tenun
Ization  y, part and equipment ment properly y, part and equipment ment properly y, part and equipment ment properly 19 & AOP 020 & AOP 021 & AOP 023  Catton gains or () losses, net sid assets at fair value through other comprehensive income sid assets at a armorized cost sidense of () reversal of provisions) sites and Guarantees) files and Guarantees) files and Guarantees) ment of () reversal of impairment on financial assets that are not rend to fir verse of impairment on financial assets that are not rend that value through profile or loss) sid assets at amortized cost imment or () reversal of impairment on financial assets that are not rend to fir verse of impairment of financial assets) ment properly intrangible assets)  DANS AND ADVANCES	33,724,172 21,275,304 12,448,868 243,386,343,386,343,386,343,386,386,386,386,386,386,386,386,386,38	16,545,377 10,283,394 6,261,983,126,079,272 6,272,126,127,127,127,127,127,127,127,127,127,127	14,918,144 4,261,810 24,931,572 13,302,939 333,556,505  Current period 01.0* Cumulative (3,656,444) 13,657,682 20,945,774 (7,287,882) 24,679,484 (3,656,444) 13,657,682 4,678,683 13,023,684 4,681,170 4,975,683 51,232,145	11,49,054 26,343,492 14,719,109 11,652,203 205,361,747 11,652,203 205,361,747 11,652,203 205,361,747 11,652,765 11,552,765 11,552,765 12,265,512 13,667,744 1,061,611 1,061,611	30.08.2022	in HRIK
ization  (y, pairl and equipment ment properly y, pairl and equipment ment properly y, pairl and equipment ment properly 19 & ADP 620 & ADP 621 & ADP 622  2010 gains or (y) losses, net all assets at fair value through other comprehensive income all assets as an amortized cost sit assets as a mortized cost sit assets as a mortized cost sites and Guarantees  Provisions) ment of y (reversal of impairment and financial assets that are not ment of y lowers and of impairment of mortized assets that are not continued to y lowers and of impairment of mortized assets that are cold assets aft an investment of or loss) cild assets aft an ordized cost) ment of (y) mens and of impairment of of investments in subsidiaries, joint ment of (y) mens and of impairment of of investments in subsidiaries, joint ment of y) mens and of impairment of of investments in subsidiaries, joint ment of y) mens and of impairment of of investments in subsidiaries, joint ment of y) mens and of impairment of of investments in subsidiaries, joint ment of y) mens and of impairment of of investments in subsidiaries, joint ment of y) mens and of impairment of of investments in subsidiaries, joint ment of y) mens and of impairment of of investments in subsidiaries, joint ment of y) mens and of impairment of of investments in subsidiaries, joint ment of y) mens and of impairment of of investments in subsidiaries, joint ment of y) mens and of impairment of of investments in subsidiaries, joint ment of y).  DANS AND ADVANCES 22 22 23 24 b banks	33,724,172 21,275,304 12,448,868 243,286,403 Same period of th 01,01-30 Cumulative (1,457,954) (1,457,	16,545,377 10,283,394 6,281,983 128,079,272 e previous year 96,3021. Ouster 1,851,610	14,918,144 4,263,1810 24,831,572 19,330,295 333,596,595  Current period 01.0* Cumulative (3,666,441) (3,666,441) (3,666,445) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,667,464) (3,668,446) (	11,439,054 26,343,432 14,7719,109 11,852,033 206,361,747 in HHHK 1-30,063,022 (975,698) 6,296,912 15,153,769 15,253,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769 15,153,769	30,05,2022. Slage 2	in HRK Stage 3
ization  (y, pant and equipment ment property  (mining/be assess  ARRMENT LOSSES AND PROVISION EXPENSES  19 & AOP 602 & AOP 621 & AOP 623  cation gains or (y) tosses, net  aid assess at an invalident through other comprehensive income  aid assess at an amotized cost  solid assess at an amotized cost  ites towards resolution committees and deposit insurance systems  fleet forwards resolution committees and deposit insurance systems  class assets at a mining from the first fleet from the fleet fleet  and assets at a mining and from the fleet fleet  superiment of proversion of impairment off non-financial assets)  ment property)  ment or () reversal of impairment off non-financial assets)  ment property)  ment or () reversal of impairment off non-financial assets)  ment property)  ment or () reversal of impairment off non-financial assets)  ment property)  ment or () reversal of impairment off non-financial assets)  ment property)  ment or () reversal of impairment off non-financial assets)  ment or () reversal of impairment off non-financial assets)  ment or () reversal of impairment off non-financial assets)  and () reversal of minimal ment off non-financial assets)  ment or () reversal of minimal ment off non-financial assets)  and () reversal of minimal ment off non-financial assets)  ment of () reversal of minimal ment off non-financial assets)  ment of () reversal of minimal ment off non-financial assets)  ment of () reversal of minimal ment off non-financial assets)  ment of () reversal of minimal ment off non-financial assets)  ment of () reversal of minimal ment off non-financial assets)  ment of () reversal of minimal ment off non-financial assets)	33,724,172 21,275,304 12,448,868 243,286,403 Same period of the 101,500 Community (1,457,954) (1,457,954) (1,457,954) (1,457,954) (2,472,869 7,078,857 15,394,220 (23,992,891) (1,082,131) (1,082,131) (1,082,131)	16,545,377 10,283,394 6,281,983 128,079,272 96,2021. 0,uster 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,164,052 1,096,518 1,096	14,918,144 4,261,810 24,931,572 13,302,939 333,556,505  Current period 01.0* Cumulative (3,656,444) 13,657,682 20,945,774 (7,287,882) 24,679,484 (3,656,444) 13,657,682 4,678,683 13,023,684 4,681,170 4,975,683 51,232,145	11,43,054 26,343,402 4,713,103 11,624,203 205,361,747 11,624,203 205,361,747 20,063,202 (975,696) (975,696) (975,696) (975,696) (975,696) (975,696) (975,696) (975,696) (975,696) (975,696) (975,696) (975,696) (975,696) (975,697) 11,745,697,697 11,745,697 11,745,697 11,745,697 11,745,697	Stage 2	
International Control of Competent (Control of Competent (Control of Competent (Control of Control	33,724,172 21,275,304 12,448,8693 243,386,403 Same period of th 01,01,303, Cumulative (1,457,954) (1,4	16,545,377 10,283,394 6,261,983,394 126,079,272 126,079,272 127,079,272 1,281,610 1,851,610 19,260,370 4,164,052 15,0965,518 16,264,570 (1,704,982) (43,559,608)  27,855,609)	14,918,144 4,261,810 24,931,572 19,330,299 333,596,599  Current period 01.0* Cumulative (3,686,444) 13,687,682 20,945,774 (7,287,882) 24,975,882) 40,891,170 6,057,464 1,081,611 4,975,853 51,282,145	11,43,054 26,343,422 14,771,109 11,652,233 206,361,747 11,652,333 206,361,747 11,652,353 1-30,65,322 1-30,65,322 1-30,65,322 1-30,65,322 1-30,65,323 1	Stage 2 - - - - - - - - - - - - - - - - - - -	Stage 3
ization  y, pant and equipment ment propelly ment propelly y, pant and equipment ment propelly ment propelly y, pant and equipment propelly propell	33,724,172 21,275,304 12,448,858 243,286,403 243,286,403 (1,457,954) (1,457,95	16,545,377 10,283,394 6,281,983 128,079,272 96,2021. 0,uster 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,164,052 1,096,518 1,096	14,918,144 4,261,810 24,931,572 13,302,939 333,556,505  Current period 01.0* Cumulative (3,656,444) 13,657,682 20,945,774 (7,287,882) 24,679,484 (3,656,444) 13,657,682 4,678,683 13,023,684 4,681,170 4,975,683 51,232,145	11,439,054 26,334,432 26,347,171,109 11,562,233 206,381,747 11,562,233 206,381,747 11,562,363 206,382,747 11,562,763 11,744,583,675 11,744,583	Stage 2 - - 39,228,201 39,808,594 (580,393)	Stage 3
ization  y, part and equipment ment properly y, part and equipment ment properly y, part and equipment ment properly 19 & ADP 020 & ADP 021 & ADP 021  Catlon gains or () losses, net all assets at fair value through other comprehensive income all assets as the value through other comprehensive income all assets at a monitzed cost and cost of reversal of provisions)  rement or () reversal of impairment on financial assets that are not red at fair value through profit or loss it assets at amonitzed cost) ment or () reversal of impairment on financial assets that are not red at fair value through profit or loss; all assets at amonitzed cost) ment or () reversal of impairment of interestments in subsidiaries, joint s, and associates) ment properly interruption of the properly interruption o	33,724,172 21,275,304 12,448,868 243,286,403 243,286,403 (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (2,472,806,77,078,587 1,334,420 (23,619,680) (23,619,680) (1,682,131) (1,582,441,533 1,326,441,533 3,442,867,361 1,356,441,533 3,442,867,361 1,356,441,533 3,442,867,361 1,356,441,533 3,442,867,361 1,356,441,533	16,545,377 10,228,394 6,221,983 126,079,272 126,079,272 1,651,610 1,651,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,724,962 1,724,525	14,918,144 4,228,1810 24,931,572 19,330,299 333,596,599  Current period 01.0* Cumulative (3,666,444) (3,666,444) (3,666,444) (3,666,444) (3,666,444) (4,668,146) (13,676,862) (2,945,774 (7,287,862) (13,020,824) (4,881,102) (4,881,102) (5,851,102)	11,43,054 26,343,402 4,713,103 216,2173,103 205,261,747 11,624 205,261,747 20,063,202 (675,669) (675,669) (675,669) (675,669) (675,669) (675,669) (675,669) (675,669) (675,669) (675,669) (742,950)	39,228,201 39,808,594 (580,393) 17,702 18,082	92,006 (92,006) 223,379 244,784
International Control of Competence of Control of Competence of Control of Co	33,724,172 21,275,304 12,446,869 243,286,486 343,286,486 343,286,486 343,286,486 1,457,959 1,457	16,545,377 10,228,394 6,221,983 126,079,272 126,079,272 1,651,610 1,651,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,724,962 1,724,525	14,918,144 4,228,1810 24,931,572 19,330,299 333,596,599  Current period 01.0* Cumulative (3,666,444) (3,666,444) (3,666,444) (3,666,444) (3,666,444) (4,668,146) (13,676,862) (2,945,774 (7,287,862) (13,020,824) (4,881,102) (4,881,102) (5,851,102)	11,43,054 26,343,402 14,773,109 11,624,203 206,361,747 1-30,063,202 1-30,63,20	Stage 2 39,228,201 39,808,594 (580,393) 17,702	92,006 (92,006) 223,379 244,784
zation  zation  zation  zer properly  y, bird and equipment  set properly  y, bird and equipment  set properly  list ADP 200 & ADP 621 & ADP 623  18 & ADP 200 & ADP 621 & ADP 623  setting plans or (-) losses, net  all assets at flat value through other comprehensive income  is assets at an amortized cost  is assets at an amortized cost  is assets at an amortized cost  is assets at a star value through other comprehensive income  is assets at a star value through other comprehensive income  is assets at a star value in through other comprehensive income)  and assets at a star value in through other comprehensive income)  all assets at a star value of impairment or infrancial assets that are not  and assets at the value through other comprehensive income)  all assets at an amortized cost)  ment or (-) reversal of impairment of of investments in subdidiaries, joint  a. and associated  all assets at the value through other comprehensive income)  interest or (-) reversal of impairment of of investments in subdidiaries, joint  a. and associated  interest or (-) reversal of impairment of of investments in subdidiaries, joint  a. and associated  interest or (-) reversal of impairment of of investments in subdidiaries, joint  a. and associated  interest or (-) reversal of impairment of of investments in subdidiaries, joint  a. and associated  interest or (-) reversal of impairment of of investments in subdidiaries, joint  a. and associated  interest or (-) reversal of impairment of of investments in subdidiaries, joint  a. and associated  interest or (-) reversal of impairment of of investments in subdidiaries, joint  a. and associated  interest or (-) reversal of impairment of of investments in subdidiaries, joint  a. and associated  interest or (-) reversal of impairment of of investments in subdidiaries, joint  a. and associated  and associated  interest or (-) reversal of investments in subdidiaries, joint  a. and associated  interest or (-) reversal of investments in subdidiaries, joint  a. and associated  interest	33,724,172 21,275,304  12,448,868 243,286,403  Same period of the office of the office of the office	16,545,377 10,283,394 6,261,983 126,079,272 20,272 20,273,272 21,651,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,852,645,770 4,164,052 15,096,518 4,164,052 15,096,518 15,286,570 4,164,052 15,096,518 15,286,570 15,726,585,699 27,855,699 27,855,699 27,855,699 27,855,699	14,918,144 4,228,1810 24,931,572 19,330,299 333,596,599  Current period 01.0* Cumulative (3,666,444) (3,666,444) (3,666,444) (3,666,444) (3,666,444) (4,668,146) (13,676,862) (2,945,774 (7,287,862) (13,020,824) (4,088,11,020,824) (4,088,11,020,824) (4,088,11,021,824) (5,057,464) (1,081,611 (1,081,	11,43,054 26,343,402 4,713,103 26,363,767 11,622 205,361,747  Ounter (875,969)	Stage 2 39,228,201 39,808,594 (580,393) 17,702 18,082 (380)	92,006 (92,006) 223,379 244,784 (21,405)
zation  zation  zation  zer process'  y, binf and equipment ent process'  intringible assets  INTRMENT LOSSES AND PROVISION EXPENSES  19 & AOP 200 & AOP 021 & AOP 023  zeation gains or (-) losses, net  al assets at fair value through other comprehensive income  all assets at an arrivate cost  interest of committees and deposit insurance systems  se and Custamitees)  Provisions)  ment or (-) reversal of impairment on financial assets that are not  red fair value through profit or loss  all assets at a monitate ost  interest or (-) reversal of impairment on financial assets that are not  red fair value through profit or loss  is assets at a monitate cost)  interest or (-) reversal of impairment of investments in subsidiaries, joint  s, and association)  interest or (-) reversal of impairment of fine-timents in subsidiaries, joint  s, and association)  interest or (-) reversal of impairment of fine-timents in subsidiaries, joint  ment propently (-)  interest or (-	33,724,172 21,275,304 12,448,868 243,286,403 243,286,403 243,286,403 (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (2,472,806,707,856) (23,982,891) (1,358,442,807,311) (23,619,680) (1,682,131) (1,682,131) (1,682,131) (1,682,131) (1,682,131)	16,545,377 10,283,394 6,281,983 128,079,272 128,079,272 129,079,272 1,651,610 1,651,61	14,918,144 4,228,1810 24,931,572 19,330,299 333,596,599  Current period 01.0* Cumulative (3,666,444) (3,666,444) (3,666,444) (3,666,444) (3,666,444) (4,668,146) (13,676,862) (2,945,774 (7,287,862) (13,020,824) (4,088,11,020,824) (4,088,11,020,824) (4,088,11,021,824) (5,057,464) (1,081,611 (1,081,	11,43,054 6,343,402 14,713,103 11,624,203 205,861,747 11,624,203 205,861,747 1,030 6,3022 16,156,766 (722,965) (875,969) (875,	Stage 2 39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 117,449	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103
International Content of the Content	33,724,172 21,275,304 12,448,868 243,286,403 243,286,403 (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (2,472,860) (24,492,891) (1,370,211) (23,619,640) (1,370,211) (1,370,311) (1,370,	16,545,377 10,283,394 6,261,983,394 126,079,272 6 previous year 05,2021. Quarter 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,705,612 1,705,613 1,705	14,918,144 4,228,1810 24,931,572 19,330,299 333,596,599  Current period 01.0* Cumulative (3,666,444) (3,666,444) (3,666,444) (3,666,444) (3,666,444) (4,668,146) (13,676,862) (2,945,774 (7,287,862) (13,020,824) (4,088,11,020,824) (4,088,11,020,824) (4,088,11,021,824) (5,057,464) (1,081,611 (1,081,	11,43,054 6,343,402 14,773,109 11,624,203 205,861,747 11,624,203 205,861,747  Quarter (875,869) (875,869) (875,869) (875,869) (875,869) (875,869) (875,869) (875,869) (875,869) (875,869) (876,869) (875,869) (875,869) (875,869) (876,869)	\$1,228,201 \$39,228,201 \$39,808,594 (580,393) 17,702 18,082 (380) 115,911	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103
International Content of the Competent o	33,724,172 21,275,304  12,448,868 243,286,403  Same period of the office of the office of the office	16,545,377 10,283,394 6,261,983 126,079,272  a previous year 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,852,645,770 1,164,052 1,096,518 1	14,918,144 4,228,1810 24,931,972 19,330,259,509 333,596,509  Current period 01.0* Cumulative (3,656,444) (3,656,444) (3,656,444) (3,656,444) (4,657,692 25,945,774 (7,257,692 27,870,345 (13,020,824) (4,681,11) 4,975,853 51,282,145 Stage 3	11,43,054 26,343,402 4,713,103 26,361,747 11,622 205,361,747  Ounter (875,968) (875,968) (875,968) (875,968) (875,968) 1,742 10,156,766 10,722,365,769 11,743,950,715 11,74	39,228,201 39,208,594 (580,393) 17,702 18,082 (380) 115,911 117,449 (1,538)	92,006 (92,006) 223,379 244,746 (21,405) 705,381 1,223,103 (517,722)
zation y, plant and equipment ent properly good a AOP 021 & AOP 023 catalon gains or (-) losses, net al assest ast arrivative through other comprehensive income all assests at an arrivate cost income (-) reversal of provisions) ment or (-) reversal of or provisions) ment or (-) reversal of impairment on financial assets that are not red of lair value through profit or loss and calcularatives) ment or (-) reversal of impairment on financial assets that are not red of lair value through profit or loss, all assets at amortized cost) ment or (-) reversal of impairment of financial assets) is assets at amortized cost, ment or (-) reversal of impairment of financial assets) ment properly ment or (-) reversal of impairment of financial assets) ment properly ment or (-) reversal of impairment of financial assets)  ANS AND ADVANCES 33 b b bank core core institutions core core institutions core core institutions core core institutions core	33,724,172 21,275,304  12,448,868  243,286,403  Same period of the 101,015,016  (101,015,016)  (1,457,954) (1,457,954) (1,457,954) (1,457,954) (2,472,806-7,078,857 (3,392,891) (23,619,680) (23,619,680) (4,682,513)  (1,082,131)  Stage 1 1,326,441,533 1,426,453,33 1,442,867,361 (17,786,617 (17,7	16,545,377 10,283,394 6,281,983 128,079,272 128,079,272 128,079,272 1,651,610 1,651,61	14,918,144 4,228,1810 24,931,972 19,330,2595,999 333,595,999 Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,692 20,945,7774 (7,287,982) 4,981,1770 6,057,464 1,081,611 4,975,853 51,292,145 Stage 3	11,43,054 6,343,402 14,713,109 11,624,203 205,861,747 11,624,203 205,861,747 10,000 10	39,228,201 39,806,594 (580,383) 17,702 16,082 (380) 115,911 117,449 (1,538) 902,856,038 905,591,986	92,006 (92,006) (92,006) 223,378 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 1,006,949,488
partial content of the component of the	33,724,172 21,275,304  12,448,868 243,386,403  Same period of the 01,01-30. Comulative (1,457,954) (1,	16,545,377 10,283,394 6,261,983,394 128,079,272 6,previous year 08,2021. Quarter 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,852,845,790 (1,704,982) (43,559,608)  (27,855,609)  31,12,2021. Stage 2 27,214,597 27,813,410 (596,613)	14,918,144 4,261,810 24,931,572 19,330,239 333,596,595  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145  Stage 3	11,439,054 26,343,429 14,7719,109 11,652,033 206,361,747 11,652,033 206,361,747 1-30,063,022 1-30,063,022 1-30,063,022 1-30,063,022 1-30,063,022 1-30,063,022 1-30,063,022 1-30,063,022 1-30,063,022 1-30,063,022 1-30,063,023 1-30,063,023 1-30,063,023 1-30,063,057 1-3	39,228,201 39,005,594 (580,393) 17,702 18,082 (380) 115,911 117,449 (1,538) 902,856,036 965,591,986 (62,735,950)	92,006 (92,006) (92,006) (223,379 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 1,006,949,488 (717,884,184)
plant and equipment of properly joint and equipment of a sold properly sold properly and properly and assets at fair value through other comprehensive income all assets at an amortized cost assets and fair value through other comprehensive income as and Guaranties of the sold properly just and equipment of the properly just and sold properly just and equipment of the properly just and equipment o	33,724,172 21,275,304  12,448,868  243,286,403  243,286,403  243,286,403  243,286,403  (1,457,954) (1,	16,545,377 10,283,394 6,261,983 128,079,272  a previous year 1,851,610 1,851	14,918,144 4,228,1810 24,931,972 19,330,2595,999 333,596,999 333,596,999 Current period 01.0* Cumulative (3,666,644) (3,666,646) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,646) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,646) (3,666,644) (3,666,646) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,644) (3,666,64	11,43,054 26,343,402 4,713,103 26,361,747 11,622 20,363,801,747 11,622 20,363,801,747 11,622 11,622 11,622 11,623,623 11,	39,228,201 39,806,594 (580,383) 17,702 16,082 (380) 115,911 117,449 (1,538) 902,856,038 905,591,986	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 1,006,949,489 (717,884,484),339 (717,884,484),319 (114,843,379,39)
tization  (tization with plant and equipment ment property  AIRMENT LOSSES AND PROVISION EXPENSES  2019 & AOP 020 & AOP 021 & AOP 023  Lication gains or (-) losses, net classes that related the plant of the comprehensive income classes that rivative through other comprehensive income classes are amortized cost in the comprehensive income classes that are not classes that are not classes that are not classes the comprehensive income provides and dourantees)  Interest or (-) reversed of impairment on financial assests that are not classes that classes that are not classes that are not classes as a monitored cost)  Interest or (-) reversed of impairment of or investments in subsidiaries, joint experiments or (-) reversed of impairment of or investments in subsidiaries, joint experiments or (-) reversed of impairment of or investments in subsidiaries, joint experiment or (-) reversed of impairment of or investments in subsidiaries, joint interest property)  (with plant and equipment)  Interest property  (with plant and equipment)  ASS AND ADVANCES  23  23  24  25  26  27  28  29  20  20  20  20  20  20  20  20  20	33,724,172 21,275,304  12,448,868  243,286,403  243,286,403  (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (2,472,806) (2,982,281) (1,353,44,230 (2,982,281) (1,352,441,533 (2,982,281) (1,352,441,533 (3,44,287,361 (3,44,287,361 (3,44,287,361 (3,44,287,361 (3,44,287,361 (3,44,287,361 (3,44,287,361 (3,44,287,361 (3,44,287,361 (3,44,287,361 (2,63,37)	16,545,377 10,283,394 6,281,983 128,079,272 128,079,272 128,079,272 1,851,610 1,851,61	14,918,144 4,228,1810 24,931,572 19,330,295 333,596,595  Current period 01.0* Cumulative (3,666,444) (3,666,444) (3,666,444) (3,666,445) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,666,446) (3,667,464) (3,675,653) 51,232,145  Stage 3	11,43,054 6,343,402 14,713,109 11,624,203 205,361,747 11,624,203 205,361,747 (375,606)	39,228,201 39,308,594 (500,393) 17,702 16,082 (380) 115,911 117,449 (1,538) 902,856,036 665,591,986 (62,735,950) 730,672,373	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 1,006,949,489 (717,864,164) 244,840,303
intributions in cash rehabilitation committees and Deposit Insurance Schem (rization etr.), plant and equipment etry, plant and equipment etraphic seases    Parameent Losses AND PROVISION EXPENSES  019 & AOP (200 & AOP (21 & AOP (22))  (Iffication gains or (-) losses, net could asset at flair value through ofther comprehensive income could asset at flair value through ofther committees and deposit insurance systems (Illies towards resolution committees and deposit insurance systems (Illies towards resolution committees and deposit insurance systems (Illies towards executions)  (Illies towards execution of the executi	33,724,172 21,275,304 12,448,885 243,286,403 Same period at the 01,01-306 Comulative (1,457,954) (1,45	16,545,377 10,283,394 128,079,272 1292 1292 1292 1292 1293 128,079,272 1,851,610 1,851,610 1,851,610 19,280,570 4,164,052 15,596,518 16,284,570) (1,704,982) (43,559,608) 131,12,2921, 27,813,410 (596,813) 122 122 122 122 122 122 122 122 122 12	14,918,144 4,261,810 24,931,572 19,330,239 333,596,595  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,773,673 51,232,145 6,677,464 6,773,673 6,773,279 6,773,773 6,7	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,740	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 (717,864,164) 244,840,397,939 (904,557,64)
ristation Interest properly In	33,724,172 21,275,304 12,448,885 243,286,403 Same period at the 01,01-306 Comulative (1,457,954) (1,45	16,545,377 10,283,394 128,079,272 1292 1292 1292 1292 1293 128,079,272 1,851,610 1,851,610 1,851,610 19,269,570 4,164,052 15,596,518 16,246,570) (1,704,962) (43,559,608) 131,12,2621, 27,813,410 (596,813) 122 122 122 122 122 122 122 122 122 12	14,918,144 4,261,810 24,931,572 19,330,239 333,596,595  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,773,673 51,232,145 6,677,464 6,773,673 6,773,279 6,773,773 6,7	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,740	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 1,006,349,484 1,006,349,487 1,149,397,939 (904,557,637) 534,854,387
ritization incest properly inner pro	33,724,172 21,275,304  12,448,868 243,286,403  Same period of the 101,015,016,016,016,016,016,016,016,016,016,016	16,545,377 10,283,394 - 6,281,983 - 128,079,272 - 6,281,983 - 128,079,272 - 6,281,983 - 128,079,272 - 1,851,610 -	14,918,144 4,261,810 24,931,572 19,330,239 333,596,595  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,773,673 51,232,145 6,677,464 6,773,673 6,773,279 6,773,773 6,7	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,740	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 1,006,349,484 1,006,349,487 1,149,397,939 (904,557,637) 534,854,387
International department of provision expenses  IRMENT LOSSES AND PROVISION EXPENSES  IRMENT LOSSES AND PROVISION EXPENSES  IPS A OP 202 & AOP 221 & AOP 223  IPS A OP 202 & AOP 223 & AOP 223  IPS A OP 202 & AOP	33,724,172 21,275,304 12,448,868 243,286,403 Same period of th 01,01,300 Cumulative (1,457,954) (1,457,954) (1,457,955) (1,457,954) (1,457,955) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,458,956)	16,545,377 10,283,394 6,261,983,394 126,079,272 6,271,987 127,987 128,151,107 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,761,682 1,761,682 1,761,682 1,761,682 1,761,682 1,761,682 1,761,682 1,771,68	14,918,144 4,261,810 24,931,572 19,330,239 333,596,595  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,773,673 51,232,145 6,677,464 6,773,673 6,773,279 6,773,773 6,7	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,740	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 1,006,349,484 1,006,349,487 1,149,397,939 (904,557,637) 534,854,387
International department of provision expenses  IRMENT LOSSES AND PROVISION EXPENSES  IRMENT LOSSES AND PROVISION EXPENSES  IPS A OP 202 & AOP 221 & AOP 223  IPS A OP 202 & AOP 223 & AOP 223  IPS A OP 202 & AOP	33,724,172 21,275,304  12,448,858 243,286,403  Same period of the 101,01,01,01,01,01,01,01,01,01,01,01,01,	16,545,377 10,283,394 6,281,383 128,079,272 129,079,272 129,079,272 1,851,610 1,851,630 1,160,681,73 1,851,630 1,160,681,73 1,851,630 1,160,681,73 1,160,683,630 1,160,683,630 1,160,683,630	14,918,144 4,261,810 24,931,572 19,330,239 333,596,599  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,778,678 51,232,145 6,677,464 6,778,678 6,779,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,337,248 6,718,678,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,2	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,740	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 1,006,349,484 1,006,349,487 1,149,397,939 (904,557,637) 534,854,387
Ization  (Ization  (Izatio	33,724,172 21,275,304 12,448,868 243,286,403 Same period of th 01,01,300 Cumulative (1,457,954) (1,457,954) (1,457,955) (1,457,954) (1,457,955) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,457,956) (1,458,956)	16,545,377 10,283,394 6,261,983,394 126,079,272 6,271,987 127,987 128,151,107 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,851,610 1,761,682 1,761,682 1,761,682 1,761,682 1,761,682 1,761,682 1,761,682 1,771,68	14,918,144 4,261,810 24,931,572 19,330,239 333,596,599  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,778,678 51,232,145 6,677,464 6,778,678 6,779,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,337,248 6,718,678,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,2	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,740	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 1,006,349,484 1,006,349,349 1,149,397,939 (904,557,637) 534,854,387
tization  (Itzalion and equipment interest property)  ARRIMENT LOSSES AND PROVISION EXPENSES  198 & ADO PCO & A ADO PCO 1 & ADO PCO 2  Loation gains or (-) losses, net classes and the comprehensive income classes at all rarivate through other comprehensive income classes at an amortized cost classes and the comprehensive income classes and control of the comprehensive income classes and control of the comprehensive income classes and columnates. Provisional your control of the comprehensive income classes and columnates and deposit insurance systems lites award columnates. Provisional your control of impairment on financial assests that are not cured at fair value through propriet or loss) colasses at amortized cost) classes at amortized cost) classes at amortized cost interest of cy reversal of impairment of of investments in subsidiaries, joint imment or (-) reversal of impairment of of investments or (-) reversal of impairment of of non-financial assets) interest property) with a comprehensive many control of the comprehensive income in the comprehensive many control of the co	33,724,172 21,275,304 12,448,868, 243,386,403 Same period of th 01,01,300, Cumulative (1,457,954) (1,4	16,545,377 10,283,394 6,261,983,394 128,079,272 129,272 120,273,272 120,273,273 1,851,610 1,851,610 1,851,610 19,269,570 4,164,052 15,096,518 16,264,570 11,774,982 14,784,585,609  27,855,609  31,12,2021 22,214,597 27,813,410 (596,813) 1222 122 122 122 123,597 1770,088,173 183,572,344 184,68,484,172 1770,088,173 185,572,344 184,68,484,172 1773,093,977 177	14,918,144 4,261,810 24,931,572 19,330,239 333,596,599  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,778,678 51,232,145 6,677,464 6,778,678 6,779,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,337,248 6,718,678,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,2	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,740	92,006 (92,006) 223,379 244,784 (21,405) 705,381 1,223,103 (517,722) 289,085,324 1,006,349,484 1,006,349,349 1,149,397,939 (904,557,637) 534,854,387
ritization Immedit properly Immedit prop	33,724,172 21,275,304  12,448,868 243,286,403  Same period of the office of the office of the office	16,545,377 10,283,394 6,261,983 128,079,272 2 previous year 96,3021. 0,351,610 1,851,630 1,161,631,630 1,163,64,8172 1,152,643 1,163,64,8172 1,163,64,8172 1,163,64,8172 1,163,64,8172 1,163,64,8172 1,163,64,8172 1,163,64,8172 1,163,64,8172 1,163,64,8172 1,163,64,8172 1,163,64,8172 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,163,64,818 1,164,64,818	14,918,144 4,261,810 24,931,572 19,330,239 333,596,599  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,778,678 51,232,145 6,677,464 6,778,678 6,779,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,337,248 6,718,678,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,2	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,746) (73,582,346)	92,006 (92,006) (92,006) (92,006) (92,006) (92,006) (92,1405) 705,381 1,223,103 (917,722) 269,085,324 1,006,394,489 (717,784,140) 1,140,397,939 1,140,397,939 1,140,397,939 1,140,487,487 1,140,487,487 1,140,487,487 1,140,487
ristation interest projectiny interest projecting interest project	33,724,172 21,275,304 12,448,868 243,286,403 Same period of the 101,01-30 (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (2,472,806 7,078,857 15,394,220 (23,619,680) (23,619,680) (24,982,891) (1,384,287,381 1,326,441,533 1,326,441,533 1,326,441,533 3,442,887,381 1,326,441,533 3,442,887,381 1,326,441,533 1,468,866,667 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,96,317 1,778,978,978 1,778,978 1,778 1,778 1,778 1,778 1,778 1,778 1,778 1,778 1,778 1,778 1,778 1,778 1,778 1	16,545,377 10,283,394 6,281,583,394 6,281,583,394 128,079,272 128,079,272 1,581,610 1,581,610 1,581,610 1,581,610 1,581,610 1,581,610 1,581,610 1,581,610 1,610,520 1,700,681,73 1,700,681,	14,918,144 4,261,810 24,931,572 19,330,239 333,596,599  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,778,678 51,232,145 6,677,464 6,778,678 6,779,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,337,248 6,718,678,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,2	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,746) (73,582,346)	92,006 (92,006) (92,006) (92,006) (92,006) (92,006) (92,1405) 705,381 1,223,103 (917,722) 269,085,324 1,006,394,489 (717,784,140) 1,140,397,939 1,140,397,939 1,140,397,939 1,140,487,487 1,140,487,487 1,140,487,487 1,140,487
Itzation  V, point and equipment  V, point and equipment  V, point and point  V, point and voint  V, point  V, point	33,724,172 21,275,304 12,446,866 243,286,403 Same period of th 01,01,300 Cumulative (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,458	16,545,377 10,283,394 120,079,272 10,283,394 120,079,272 120,273,273,273,273,273,273,273,273,273,273	14,918,144 4,261,810 24,931,572 19,330,239 333,596,599  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,778,678 51,232,145 6,677,464 6,778,678 6,779,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,337,248 6,718,678,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,2	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,746) (73,582,346)	92,006 (92,006) (92,006) (92,006) (92,006) (92,006) (92,1405) 705,381 1,223,103 (917,722) 269,085,324 1,006,394,489 (717,784,140) 1,140,397,939 1,140,397,939 1,140,397,939 1,140,487,487 1,140,487,487 1,140,487,487 1,140,487
Itzation  V, point and equipment  V, point and equipment  V, point and point  V, point and voint  V, point  V, point	33,724,172 21,275,304 12,448,868, 243,366,403 Same period of th 01,01,302, Comulative (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,457,954) (1,473,314) (23,619,680) (27,809,317) (3,508,616) (27,809,317) (3,508,616) (27,809,317) (3,508,616) (27,809,317) (3,508,616)	16,545,377 10,283,394 6,261,983,394 128,079,272 129,079,271 0,283,394 128,079,272 129,079,271 0,284,079,271 1,851,610 1,851,61	14,918,144 4,261,810 24,931,572 19,330,239 333,596,599  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,778,678 51,232,145 6,677,464 6,778,678 6,779,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,337,248 6,718,678,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,2	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,746) (73,582,346)	92,006 (92,006) (92,006) (92,006) (92,006) (92,006) (92,1405) 705,381 1,223,103 (917,722) 269,085,324 1,006,394,489 (717,784,140) 1,140,397,939 1,140,397,939 1,140,397,939 1,140,487,487 1,140,487,487 1,140,487,487 1,140,487
tization  (Itzalion with provided property provided provi	33,724,172 21,275,304  12,448,286,403  243,286,403  Same period of the office of the office of the office o	16,545,377 10,283,394 6,261,983 128,079,272 129,079,272 129,079,272 1,851,610 1,851,651 1,851,65	14,918,144 4,261,810 24,931,572 19,330,239 333,596,599  Current period 01.0* Cumulative (3,666,444) 13,696,444) 13,697,882) 29,945,774 (7,287,882) 22,945,774 (1,081,611 4,975,853 51,232,145 51,232,145 51,232,145 6,677,464 6,677,464 6,677,464 6,677,464 6,778,678 51,232,145 6,677,464 6,778,678 6,779,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,333,341,814 6,718,678,209 1,337,248 6,718,678,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,209 1,338,2	11,43,054 26,343,402 14,771,109 11,624,203 206,361,747 11,624,203 206,361,747 1-30,063,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,202 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,63,203 1-30,203	39,228,201 39,808,594 (580,393) 17,702 18,082 (380) 115,911 17,449 (1,538) 902,856,036 (62,735,950) 730,572,373 804,124,746) (73,582,346)	92,006 (92,006) (92,006) (92,006) (92,006) (92,006) (92,1405) 705,381 1,223,103 (917,722) 269,085,324 1,006,394,489 (717,784,140) 1,140,397,939 1,140,397,939 1,140,397,939 1,140,487,487 1,140,487,487 1,140,487,487 1,140,487