

HPB Group 12M 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.
- This presentation contains financial and non-financial information and statistical data relating to HPB. Such information and data are presented for illustrative purposes only. This presentation may include information and data derived from publicly available sources that have not been independently verified, therefore HPB hereby expressly makes no representation of warranty of any kind, including, but not limited to the accuracy, completeness or reliability of the provided information and data. This presentation is for information purposes only and contains neither a recommendation to buy or sell nor an offer of sale or subscription to shares nor does it constitute an invitation to make an offer to sell shares.
- 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.
- This presentation is prepared in EUR currency according to the fixed HRK/EUR conversion rate, where EUR 1 = HRK 7.534500.

Type and name of prescribed information:

Consolidated financial statements for the period 1.1.2022 -31.12.2022, HPB Group 12M 2022 Investor information and

unaudited Financial statements

Issuer name, headquarter and address:

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

HPB-R-A

Issuer's Legal Entity Identifier (LEI)

529900D5G4V6THXC5P79

Home Member State:

Republic of Croatia

International Securities Identification Number

HRHPB0RA0002

Stock code (ticker):

Regulated market and segment:

Zagreb Stock Exchange, 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 December 31, 2022. Original and official quarterly 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).

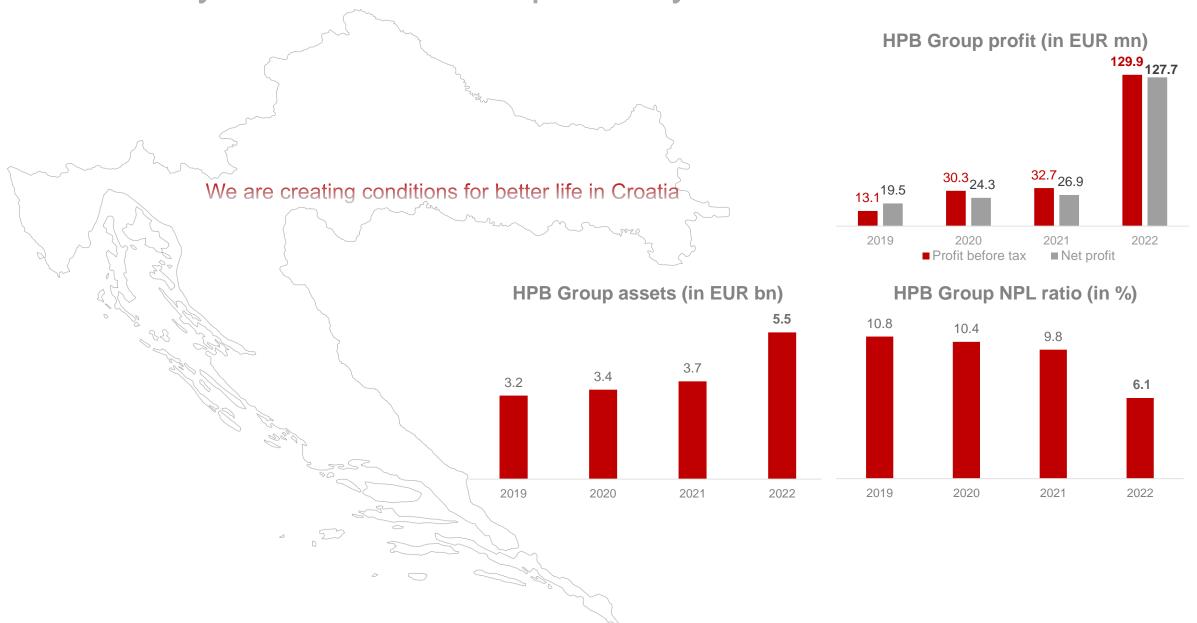


1 Executive Summary

2 Macroeconomic environment

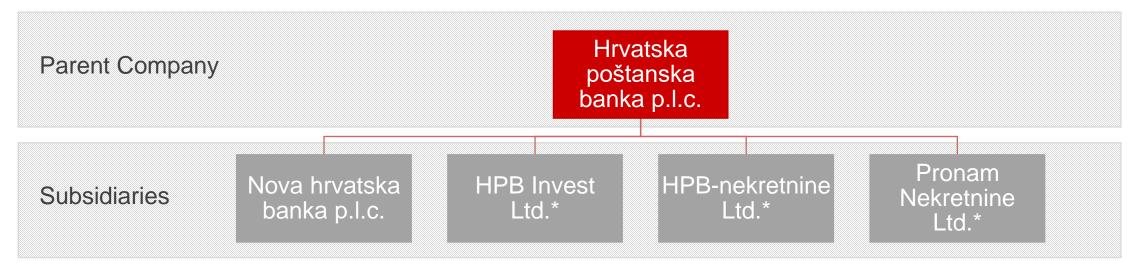
3 Financials

The best year in HPB Group history



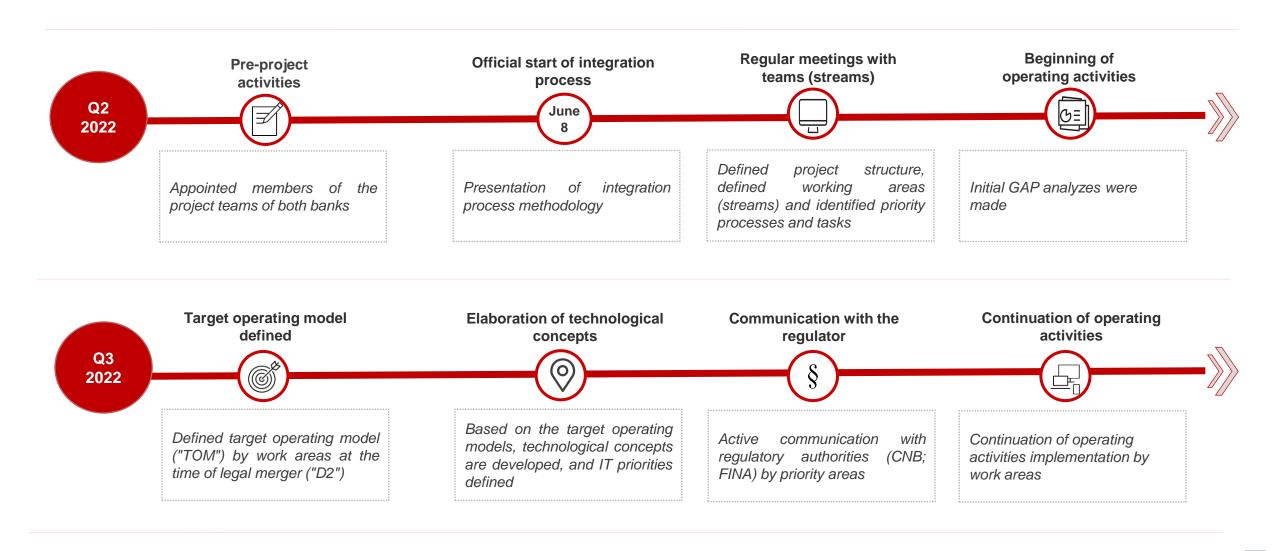
HPB Group's organic growth was supported by acquisitions

- With the acquisition of Nova hrvatska banka p.l.c. in April and Pronam Nekretnine Ltd. in July 2022, the widest business network that provides banking services was further strengthened, human capital was acquired, financial synergies were achieved, and the client base was expanded, which accelerated the growth and development of the Group
- Members of the HPB Group acquired during 2022 will be an integral part of Hrvatska poštanska banka upon completion of complex integration activities
- HPB Group structure is presented below:



^{*}Consolidated unaudited financial statements include the financial result of NHB from the acquisition date (April 14, 2022) to the reporting date (December 31, 2022), while other subsidiaries are exempted from consolidation in accordance with Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 Text with EEA relevance in these financial statements.

Timeline of NHB's integration activities



Timeline of NHB's integration activities

Preparation of Formal project technological solutions Timeline opening implementation Q4 2022 Identification and preparation of Defined a detailed time plan by work concepts for the implementation of area as a basis for execution and technological solutions Formal opening of the project and start monitoring of project activities of project activities Preparation of requests for Defined aggregate plan for presentation implementation of IT changes and purposes with focus on IT activities implementation **Continuation of operating** Preliminary request for the Strategy of integrated activities merger of the Bank Bank ∭

Defined integrated bank strategy including priority areas.

Prepared financial plan for the period from 2023 to 2026

Preliminary request for the merger of the Bank was sent to the regulator, the Croatian National Bank

Continuation of implementation of operational activities by work areas



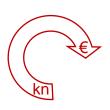
Successful conversion to euro



September 5, 2022

Mandatory dual display of prices -

kunas and euros - begins.



January 1, 2023

Date of the introduction of the euro at a fixed conversion rate;
Period of dual currency circulation
- kuna and euro – begins.



January 15, 2023

Period of dual circulation ends, and the euro becomes the only legal currency in the Republic of Croatia.



December 31, 2023

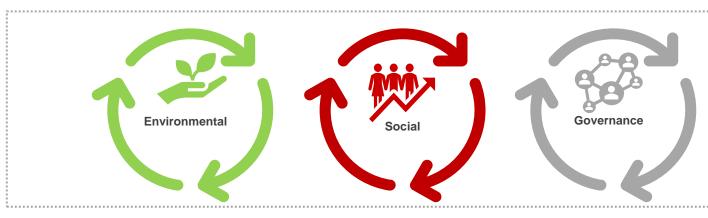
Period of mandatory dual display of prices ends.

From January 1, 2024, all prices will be expressed in euros.

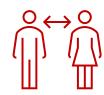
- On January 1, 2023, the Republic of Croatia replaced kuna with euro and became the 20th member of the euro area.
- The introduction of the euro required the involvement of almost all organizational units of both banks, from participation in the actual drafting of the Act on the Introduction of the euro as Official Currency in the Republic of Croatia and associated by-laws to the implementation of a series of changes in IT systems, products and processes, transparent and reliable information to clients, and ensuring smooth adaptation for clients in transition from kuna to euro and strengthening of the strategic partnership with Croatian Post in the area of advance supply and supply of new currency.
- Euro project is still open on a national level, hence the Bank will continue its activities in 2023 with the aim of finalizing adjustments (e.g., implementation of SEPA Instant cross-border payment).

Creating sustainable values and enhancing social development standards – our ESG footprint











- Redirecting capital flows towards a sustainable economy by encouraging investment in sustainable projects and including sustainability in risk management (including ESG* risks in the Bank's risk management framework)
- Implementation of ESG factors in the Bank's operations
- Increasing the share of income from sustainable financing in the profit and loss account
- Upon completion of the merger, the internal acts of the integrated bank (HPB+NHB) will be updated from the perspective of the ESG initiative, i.e., environmental, social and governance factors

Creating sustainable values and enhancing social development standards – our ESG footprint



SOCIAL



GOVERNANCE



My green decison

An initiative

An initiative for making employees aware of the importance of reducing the negative impact on the environment

Ecological actions

Completed

ecological volunteer campaign Plant with HPB, 30,000 saplings of autochthonous tree

species were planted throughout Croatia

World CleanUp Day
- cleaning up illegal
landfills

Materiality assessment

Establishing a data collection model on energy consumption at all locations of the Bank

Publication as part of the revised Annual Financial Report 31.3.2023 Service quality and availability

Availability of financial services and encouragement to the development of the local community:

Bank in the Post Office at more than 1,000 locations.

Permanent digitization -

e-Poslovnica is always available to citizens Taking care of employees

e-Classroom - online employee education

Data nursery data literacy program

HPB Sport - attractive sports programs

Signed **Diversity Charter**

Community

Joining HRPSOR and UNEP FI (PRB)

HPB educational series for financial literacy

Corporate volunteering Volunteer for Croatia

Anti-corruption policies and acts

Implementation of the Conflict-of-Interest

Management
Policy for the
purpose of
transparent

business

ng Adopted

ESG Policy – umbrella ESG act ESG risk management

Snapshot of the Bank's portfolio and exposure to ESG risks

Elaboration of
collateral mapping
process according
to climatological and
environmental risks
started

Corporate governance

Award of the Zagreb Stock Exchange for the stock with the highest growth in turnover in 2022

A new Code of Ethics was adopted in February 2023

progress
.⊑
Activities

Activities completed

Strategy	Governance	Risks	Acts and policies	Reporting system	Products
Materiality assessment	Defining the role of the Board and management	Redesign of the data management model and development of methodologies	Integration of ESG factors in all relevant acts	Holistic approach in non-financial reporting	Evaluation of the existing portfolio
Measuring the ESG risk impact	Integration of organisational structures for managing ESG factors	Inclusion of climatological and environmental risks in risk policies	Close cooperation with stakeholders and all third parties	Disclosures based on management of ESG factors	Defining guidelines for future development
Setting up environmental KPIs		Establishing monitoring and mitigation of environmental and climatological risks		Publication of an independent sustainability report	

Creating sustainable values and enhancing social development standards – our ESG footprint

Detecting business processes in which it is necessary to integrate ESG factors, key stakeholders and responsibilities

Selection and integration of SDG goals into the Bank's operations

The process of implementing the ISO 26000 "Guidelines on social responsibility" has been launched

Development of ESG risk calculation methodology:

- ⇒ Climatological (for retail and corporate loans, related to real estate collateral)
- ⇒ Social and management (non-financial reports, ESG questionnaire) - only corporate clients

Collecting data from clients by sending ESG questionnaires

Development of a data management model in order to analyze the Bank's portfolio and determine exposure to environmental risks; integration of ESG data into existing databases

2023

Integration of ESG rating in the credit product approval process

Implementation of ESG rating when selecting suppliers

2022

Integration of ESG factors into all relevant internal acts and drafting of new acts

Adopted Policy for the management of environmental, social and management factors and the concept of the new Code of Ethics

Contracted new business collaborations:

Joining HRPSOR

First bank in Croatia to be a member of the UNEP FI (PRB) initiative

The establishment of a model for collecting data on energy consumption and monitoring the amount of waste has begun

Product portfolio evaluation

Making an assessment of the Bank's materiality

Publication of an independent nonfinancial report for 2022 according to GRI standards

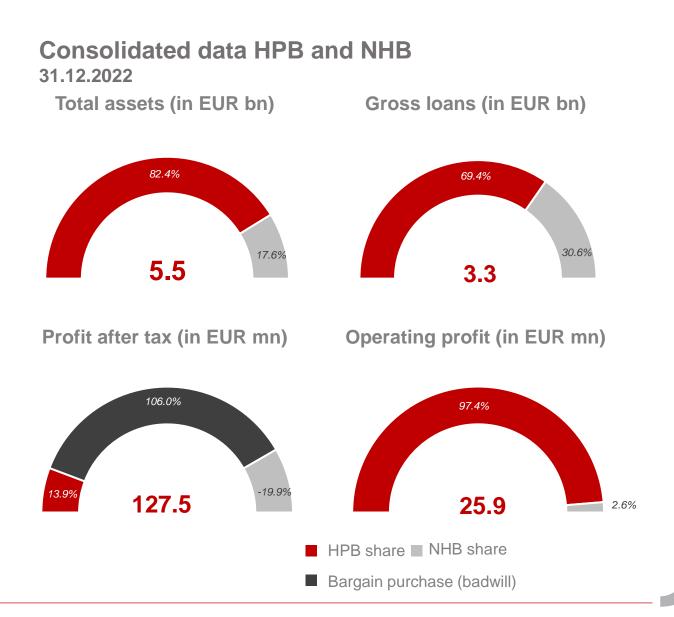
Identification, monitoring and mitigation of environmental and climatological risks





Excellent result of HPB Group in 2022

- The continued growth of the loan portfolio resulted in the achievement of the historically highest level of HPB Group's assets (Q4 2022 +1.2%)
- Realized record net profit at the consolidated level as a result of gains from the bargain purchase and continued profit generation of the parent company
- High level of operating profit of HPB Group maintained despite lower profitability of NHB in Q4 2022
- Continuation of the intensive activities of the integration of NHB as one of the key priorities of both banks

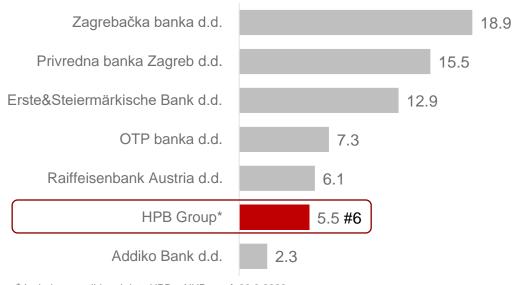


HPB Group achieved a historically highest level of assets

		30.6.2022	30.9.2022	31.12.2022
Assets	EUR mn	5,033	5,478	5,543
Net loans to customers	EUR mn	2,908	3,011	3,063
Deposits	EUR mn	4,121	4,613	4,644
Equity	EUR mn	444	441	454
NPL ratio	%	6.9	6.3	6.1
NPL coverage	%	74.4	76.5	75.1

	_			
		1. 1 30. 6. 2022	1. 1 30. 9. 2022	1. 1 31. 12. 2022
Income	EUR mn	78	132	184
Net profit	EUR mn	141	149	128
Cost-to-income ratio	%	75.6	71.1	79.0
Return on equity (ROE)	%	31.9	33.7	28.1

Market share by total assets as of 30.9.2022 (in EUR bn)



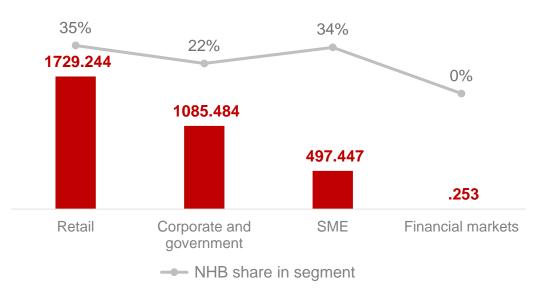
* Include consolidated data HPB + NHB as of 30.9.2022

- Historically highest level of assets reached with an increase of EUR 64.6 mn in the last quarter of 2022 (HPB Group's asset growth +150.0% compared to 31.12.2021)
- Improved quality of the loan portfolio as a result of growth of new lending volume and strong growth of the healthy portfolio with simultaneous efficiency in the early and later stages of collection through record NPL portfolio decrease; NPL coverage significantly above market average
- HPB Group maintained a stable level of deposits with slight growth in the last quarter +0.7% (trend of continuous growth for eight consecutive quarters)
- **High net profit was achieved** primarily as a result of the gain from a bargain purchase (badwill) and the realized profit of the parent company Source: HPB management reports

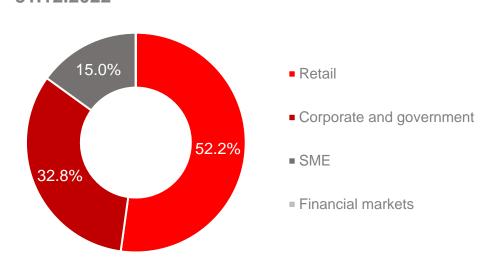


Continuous and stable growth of the gross loan portfolio

Gross loans by segment (in EUR mn)



Gross loan structure by segment 31.12.2022



- In the last quarter, the gross loan portfolio continued to grow in the amount of EUR 55.3 mn, mostly in corporate and government, SME and retail
- **Gross retail loans dominate the total loans** as a result of the parent company's strategic focus on this segment, especially in the part of housing loans, where a record result was achieved by HPB's participation in the APN tranche, which revitalized the client base and created a long-term business relationship

Improved loan portfolio quality

		30.6.2022	30.9.2022	31.12.2022
Exposure (total loans) **	EUR mn	4,180	4,574	4,697
Total NPL stock	EUR mn	290	287	288
NPL %	%	6.9	6.3	6.1
Loss allowance for loans	EUR mn	(261)	(267)	(271)
NPL provision	EUR mn	(215)	(219)	(216)
PL provision	EUR mn	(45)	(48)	(54)
NPL Coverage	%	74.4	76.5	75.1
NPLs not covered by provisions	EUR mn	29	20	17
CET 1	EUR mn	306	305	315
Uncovered NPLs to CET 1	%	9.5	6.4	5.5

Source FINREP regulatory reporting

- Despite the challenges of the transition to a client approach in determination of default, an excellent business result was achieved in 2022 with an NPL share of 6.1% at the consolidated level (NPL ratio on 31.12.2021 was 9.8%)
- NPL coverage significantly above Croatian market average

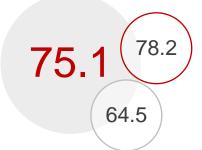






NPL coverage (in %)

Market NPL coverage* 67.8%







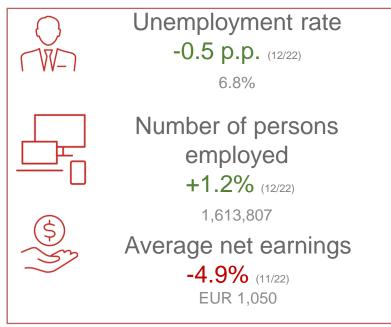
^{**} Total loan exposure includes funds in central banks and other demand deposits as well as gross interest, fees and other receivables that are not included in management report

1 Executive Summary

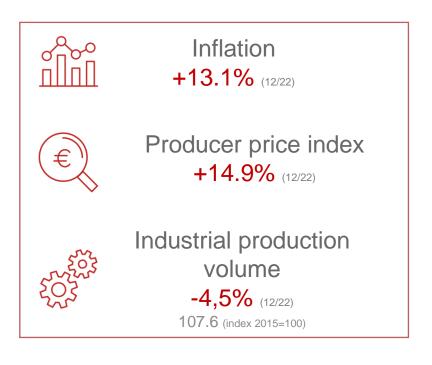
2 Macroeconomic environment

3 Financials

Economic indicators (y-o-y)





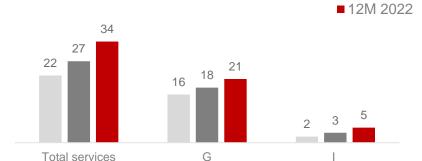


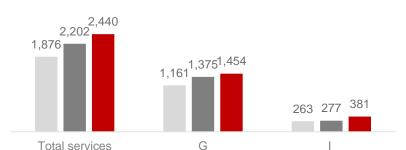
Average account balance* (in EUR)

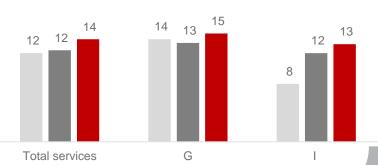
Source: Croatian Bureau of Statistics https://www.dzs.hr/eng (September, November and December 2022)



■ 12M 2020 ■ 12M 2021 Number of accounts* (in mn)







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

*Source: https://www.porezna-uprava.hr/Dokumenti (data for 12M 2020, 2021 and 2022)

1 Executive Summary

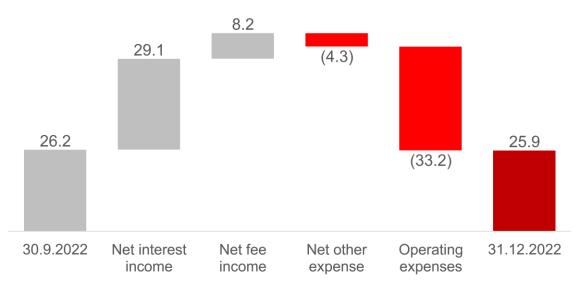
2 Macroeconomic environment

3 Financials

Realized net profit of EUR 128 mn

		6M 2022	9M 2022	12M 2022
Net interest income	EUR mn	42	69	98
Net fee income	EUR mn	15	26	34
Net trading expense	EUR mn	(4)	(3)	(1)
Net other income/(expense)	EUR mn	0	(1)	(8)
Operating income	EUR mn	54	91	124
Employee expenses	EUR mn	(20)	(31)	(45)
Administrative expenses	EUR mn	(15)	(24)	(40)
Depreciation	EUR mn	(4)	(7)	(9)
Deposit insurance	EUR mn	(2)	(2)	(4)
Operating expenses	EUR mn	(41)	(64)	(98)
Operating profit	EUR mn	13	26	26
Bargain purchase (badwill)	EUR mn	135	135	135
Provisioning	EUR mn	(8)	(12)	(32)
Net profit	EUR mn	141	149	128
Cost-to-income ratio	%	75.6	71.1	79.0
Return on asset (ROA)	%	2.8	2.7	2.3
Return on equity (ROE)	%	31.9	33.7	28.1

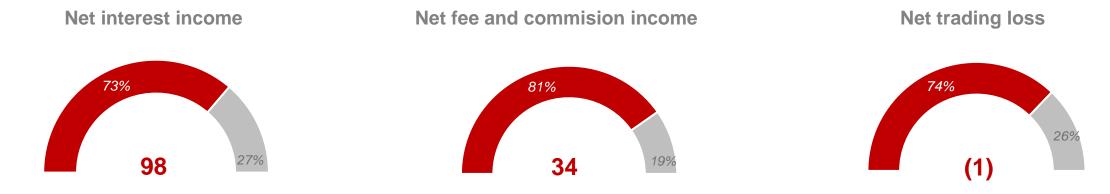
Operating profit development in Q4 2022 (in EUR mn)



- HPB Group's realized net profit of EUR 128 mn is the result of gain on bargain purchase of NHB, with a significant contribution from the net profit of the parent company
- Net interest income amounts EUR 29.1 mn in the last quarter of 2022 (previous quarter: EUR 26.5 mn) and is result of the loan portfolio growth and interest rates growth with effective management of interest costs
- Net fee income for the quarter was EUR 8.2 mn and is slightly lower comparing to the previous quarter (= EUR 10.7 mn). This is a usual seasonal trend because Q3 is the peak of the tourist season and the volume of transactions, however, card operations and payment transactions continue to have a long-term positive trend
- In 2022 capital market recorded a significant drop in share prices due to the tightening of monetary policies by FED and ECB to mitigate inflation. The fourth quarter brought a reduction in losses and a certain reversal of the trend, so in the trading segment, trading losses were reduced to EUR 7.7 mn (quarterly profit in Q4: EUR 0.6 million), with a further increase in gains from FX trading to EUR 6.7 mn (quarterly profit in Q4: EUR 1.5 mn)
- During the fourth quarter, an operating loss was realized primarily due to the negative effect of the write-off and impairment of NHB's assets due to alignment with group policies and the upcoming integration process, which amounted to EUR 7.2 mn. The mentioned effects are of a one-time nature. Other one-off effects that had an impact on the profit and loss account relate to the expenses for the final phase of preparation for entering the euro.
- Risk provision costs are the result of aligning the methodology and parameters for calculating provisions for performing exposures of NHB with group policy and other provisions dominated by those for court cases (shown in more detail on page 22)

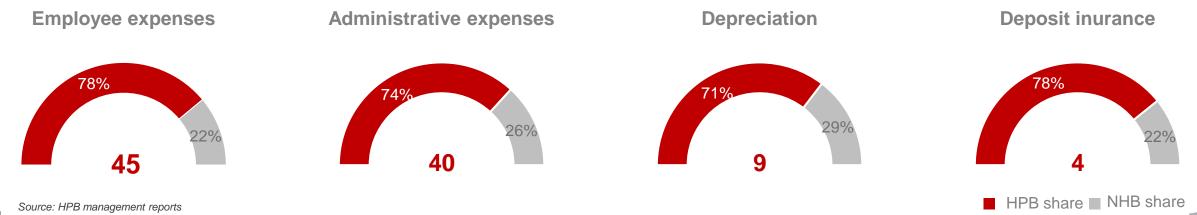
Developing financial potential of HPB Group

Composition of operating income (in EUR mn) 31.12.2022



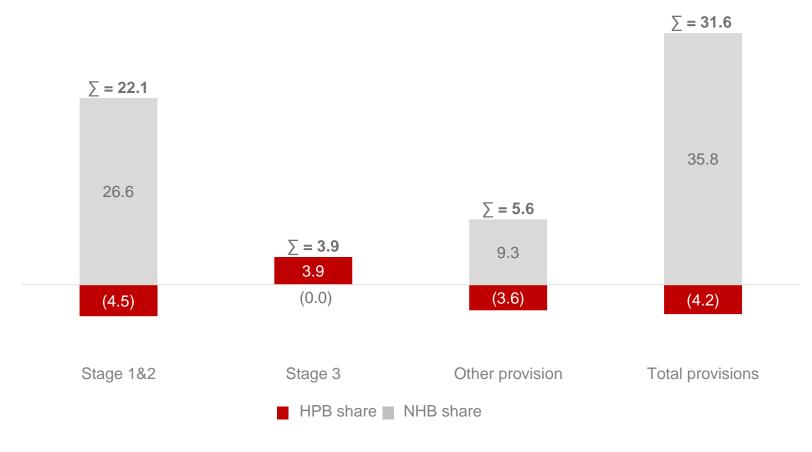
Net other expenses amounts to EUR 7.6 mn and refers mostly to write-offs and asset impairment of NHB (EUR 8.6 mn).

Composition of operating expenses (in EUR mn) 31.12.2022



Structure of net provision expenses

Net provision expenses (in EUR mn) 31.12.2022



- Stage 1&2 affected by changes in methodology and parameters of calculation of NHB's expected credit losses with the group policy
- Other provisions are mostly related to legal cases



Historical level of assets in amount of EUR 5.5 bn

		30.6.2022	30.9.2022	31.12.2022
Liquid assets	EUR mn	1,206	1,542	1,514
Securities	EUR mn	809	807	863
Gross loans	EUR mn	3,149	3,257	3,312
Net loans	EUR mn	2,908	3,011	3,063
Other assets	EUR mn	110	118	102
Total assets	EUR mn	5,033	5,478	5,543
Deposits	EUR mn	4,121	4,613	4,644
Loan liabilities	EUR mn	357	314	325
Other liabilities	EUR mn	111	109	119
Total liabilities	EUR mn	4,589	5,036	5,089
Paid-in capital	EUR mn	161	161	161
Accumulated other comprehensive income	EUR mn	(17)	(27)	5
Retained earnings	EUR mn	65	70	72
Other reserves	EUR mn	93	88	88
Profit or loss for the year	EUR mn	6	14	(8)
Badwill (Gain on bargain purchase)	EUR mn	135	135	135
Equity and reserves	EUR mn	444	441	454
Loan-to-deposit ratio	%	70.6	65.3	66.0
NPL ratio	%	6.9	6.3	6.1
NPL coverage	%	74.4	76.5	75.1

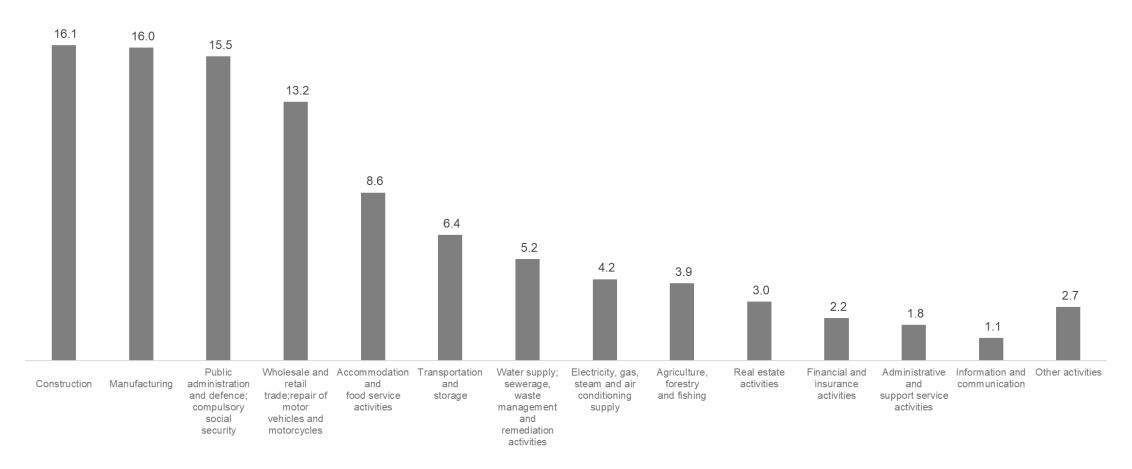
HPB has no exposure to entities in Belarus, and has negligible exposure to entities in Russia and Ukraine NHB has low exposure to entities in Russia, Ukraine and Belarus (balance sheet 0.02% and off-balance sheet 0.29%)

- HPB Group has reached the highest level of assets in history, and approaches the 5th position on the Croatian banking market
- An increase in the volume of the loan portfolio in almost all segments with a positive trend in the NPL ratio despite the detrimental effects of aligning NHB's methodology with group policy
- HPB Group maintained a stable level of deposits with slight growth in the last quarter +0.7%
- In the last quarter parent company performed change in business model for debt securities from 'hold to collect and sell' to 'hold to collect' and consequently performed reclassification of aforementioned financial asset



We continue to support business and industries that generate value for economy

Corporate gross loans per industry (in %) 31.12.2022

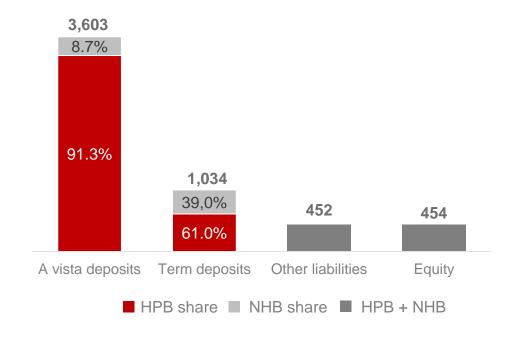


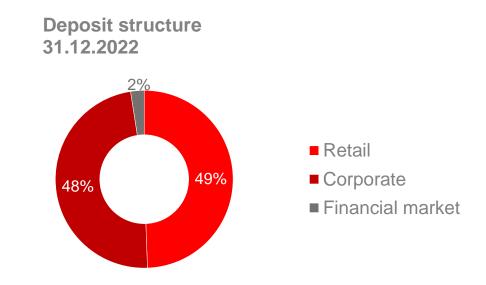
^{*} Hrvatske autoceste are included in construction industry, with a share of 54.4% of the total exposure to that industry



HPB Group is a reliable partner in deposit business

Composition of equity and liabilities (in EUR mn) 31.12.2022





- High share of client deposits (83.7%) in financing sources; HPB's deposit structure is dominated by a vista deposits (83.9%), while NHB's deposit structure is dominated by term deposits (56.2%) due to longer fixed terms and attractive interest rates
- Stable liquidity position of the Group with satisfactory liquidity reserves and a consolidated liquidity coverage ratio of 174.8%
- Other obligations relate primarily to loans received from credit institutions HBOR, CNB repo placements and foreign financial institutions, and to MREL instruments that HPB began to contract in 2022 with the aim of maintaining the prescribed levels of regulatory requirements

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 December 31, 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:

Marko Badurina

President of the Management Board

Anto Mihaljević

Member of the Management Board

Ivan Soldo

Member of the Management Board



Management report

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

The HPB Group's net profit after tax is EUR 127.7 million. Net profit of the parent company amounts to EUR 17.7 million. Nova hrvatska banka realized a net loss of EUR 33.4 million, HPB Invest a net loss of EUR 109.6 thousand, HPB-Nekretnine a net profit of EUR 346.9 thousand and Pronam Nekretnine net profit of EUR 658.8 thousand.

Marko Badurina

President of the Management Board

Anto Mihaljević

Member of the Management Board

Ivan Soldo

Member of the Management Board

Annex 1

ISSUER'S GENERAL DATA

Reporting period:		1.1.2022	do	31.12.2022	
Year:		2022			
Quarter:		4			
	Quarter	ly financial statement	S		
Registration number (MB):	03777928	Issuer's home St	Member ate code:	HRVATSKA	
Entity's registration number (MBS):					
Personal identification number (OIB):	87939104217		LEI:	529900D5G4V6THXC5P79	
Institution code:	319				
Name of the issuer:	HRVATSKA POŠTANSK	A BANKA, p.l.c.			
Postcode and town:	10000	ZA	GREB		
Street and house number:	JURIŠIĆEVA STREET 4				
E-mail address:	hpb@hpb.hr				
Web address:	www.hpb.hr				
lumber of employees end of the reporting	1805				
Consolidated report:	KD ((KN-not consolidated/KD-consol	idated)		
Audited:	RN	(RN-not audited/RD-audited)			
Names of subsidiaries	(according to IFRS):	Re	egistered of	fice:	
PB Invest d.o.o.		Strojarska 20, 10000 Zagre	b		019
PB-nekretnine d.o.o.		Ulica Milana Amruša 8, 100	000 Zagreb		019
lova hrvatska banka d.d.		Varšavska ulica 9, 10000 Z	agreb		080
Pronam Nekretnine d.o.o		Varšavska ulica 9, 10000 Z	agreb		016
Bookkeeping firm:	No	(Yes/No)	ame of the b	oookkeeping firm)	
Contact person:	(only name and surnan	ne of the contact person)			
	014804670				
E-mail address:	filip.siladi@hpb.hr				
Audit firm:		,			
Certified auditor:	(name of the audit firm)			
	(name and surname)				

Submitter: Hrvatska poštanska banka p.l.c.			in HRk
İtem	AOP code	Last day of the preceding business year	At the reporting date of the current period
1	2	3	
Assets			
Cash, cash balances at central banks and other demand deposits (from 2 to 4)	001	6,177,641,914	11,092,531,863
Cash halanaga et control hanka	002	1,422,548,361	1,145,396,278
Cash balances at central banks Other demand deposits	003 004	4,339,757,848 415,335,705	9,843,931,291 103,204,294
Financial assets held for trading (from 6 to 9)	005	616,670,614	501,970,546
Derivatives Faulty instruments	006 007	105 620 274	362,720 94,223,884
Equity instruments Debt securities	007	105,639,274 511,031,340	407,383,942
Loans and advances	009		
Non-trading financial assets mandatorily at fair value through profit or loss (from 11 to 13) Equity instruments	010 011	9,316,729	6,842,780
Debt securities	012	-	
Loans and advances	013	9,316,729	6,842,780
Financial assets at fair value through profit or loss (15 + 16) Debt securities	014 015		-
Loans and advances	016		
Financial assets at fair value through other comprehensive income (from 18 to 20)	017	4,601,319,906	542,583,316
Equity instruments Debt securities	018 019	48,896,784 4,552,423,122	31,235,878 511,347,438
Loans and advances	020	4,552,425,122	311,347,430
Financial assets at amortised cost (22 + 23)	021	15,955,565,325	28,816,933,143
Debt securities Loans and advances	022 023	454,371 15,955,110,954	5,461,007,653 23,355,925,490
Derivatives - hedge accounting	024	10,000,110,004	20,000,020,400
Fair value changes of the hedged items in portfolio hedge of interest rate risk	025	-	
Investments in subsidiaries, joint ventures and associates Tangible assets	026 027	43 311,192,057	43 418,976,029
Intangible assets	028	93,395,736	162,104,948
Tax assets	029	642,640	108,240,903
Other assets Fixed assets and disposal groups classified as held for sale	030 031	60,114,393 9,200,000	108,416,213
Total assets (1 + 5 + 10 + 14 + 17 + 21 + from 24 to 31)	032	27,835,059,357	41,758,599,784
Liabilities			
Financial liabilities held for trading (from 34 to 38)	033		533,449
Derivatives	034	-	533,449
Short positions Deposits	035 036	-	
Debt securities issued	037	-	
Other financial liabilities Financial liabilities at fair value through profit or loss (from 40 to 42)	038		
Deposits	039 040	· 	
Debt securities issued	041	-	
Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46)	042	24 942 124 412	27 516 602 501
Other financial liabilities Financial liabilities measured at amortised cost (from 44 to 46) Deposits	042 043 044	24,842,134,412 24,747,710,461	
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued	043 044 045	24,747,710,461	37,410,657,980
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities	043 044 045 046		37,410,657,980
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued	043 044 045	24,747,710,461	37,410,657,980
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions	043 044 045 046 047 048 049	24,747,710,461 - 94,423,951 - 89,416,940	37,410,657,980 105,945,521 415,458,748
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities	043 044 045 046 047 048 049	24,747,710,461 - 94,423,951 -	37,410,657,980 105,945,521 415,458,748
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities	043 044 045 046 047 048 049	24,747,710,461 - 94,423,951 - 89,416,940	37,410,657,980 105,945,521 415,458,748 38,553,865
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale	043 044 045 046 047 048 049 050 051 052	24,747,710,461 94,423,951 - 89,416,940 64,392,779 - 182,369,233	37,410,657,980 105,945,521 415,458,748 38,553,865 359,363,292
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53)	043 044 045 046 047 048 049 050 051	24,747,710,461 94,423,951 - 89,416,940 64,392,779	37,410,657,980 105,945,521 415,458,748 38,553,865 359,363,292
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity	043 044 045 046 047 048 049 050 051 052 053	24,747,710,461 94,423,951 - 89,416,940 64,392,779 182,369,233 25,178,313,364	37,410,657,980 105,945,521 415,458,746 38,553,868 359,363,292 38,330,512,858
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Itabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital	043 044 045 046 047 048 049 050 051 052 053 054	24,747,710,461 94,423,951 - 89,416,940 64,392,779 - 182,369,233	37,410,657,980 105,945,521 415,458,746 38,553,868 359,363,292 38,330,512,858
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital	043 044 045 046 047 048 049 050 051 052 053	24,747,710,461 94,423,951 - 89,416,940 64,392,779 182,369,233 25,178,313,364	37,410,657,98(105,945,521 415,458,744 38,553,868 359,363,292 38,330,512,858
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity	043 044 045 046 047 048 049 050 051 052 053 054	24,747,710,461 94,423,951 89,416,940 64,392,779 182,369,233 25,178,313,364 1,214,775,000	37,410,657,980 105,945,521 415,458,748 38,553,866 359,363,292 38,330,512,855
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital	043 044 045 046 047 048 049 050 051 052 053 054	24,747,710,461 94,423,951 89,416,940 64,392,779 182,369,233 25,178,313,364 1,214,775,000	37,410,657,980 105,945,521 415,458,746 38,553,866 359,363,292 38,330,512,855 1,214,775,000
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves	043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058 059 060 061	24,747,710,461 94,423,951 89,416,940 64,392,779 182,369,233 25,178,313,364 1,214,775,000 240,193,702 297,151,162	37,410,657,98(105,945,52; 415,458,744 38,553,864 359,363,292 38,330,512,856 1,214,775,000 38,392,986 550,958,702
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves	043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058 059 060 061 062	24,747,710,461 94,423,951 89,416,940 64,392,779 182,369,233 25,178,313,364 1,214,775,000 240,193,702 297,151,162 702,479,141	37,410,657,980 105,945,521 415,458,748 38,553,865 359,363,292 38,330,512,856 1,214,775,000 38,392,985 550,958,702
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves	043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058 059 060 061	24,747,710,461 94,423,951 89,416,940 64,392,779 182,369,233 25,178,313,364 1,214,775,000 240,193,702 297,151,162 702,479,141 (477,000)	37,410,657,980 105,945,521 415,458,744 38,553,865 359,363,292 38,330,512,855 1,214,775,000 38,392,985 550,958,702 661,979,726
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves (-) Treasury shares Profit or loss attributable to owners of the parent (-) Interim dividends	043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058 059 060 061 062 063 064	24,747,710,461 94,423,951 89,416,940 64,392,779 182,369,233 25,178,313,364 1,214,775,000 240,193,702 297,151,162 702,479,141	37,410,657,980 105,945,521 415,458,746 38,553,865 359,363,292 38,330,512,855 1,214,775,000 38,392,988 550,958,702 661,979,726
Financial liabilities measured at amortised cost (from 44 to 46) Deposits Debt securities issued Other financial liabilities Derivatives - hedge accounting Fair value changes of the hedged items in portfolio hedge of interest rate risk Provisions Tax liabilities Share capital repayable on demand Other liabilities Liabilities included in disposal groups classified as held for sale Total liabilities (33 + 39 + 43 + from 47 to 53) Equity Capital Share premium Equity instruments issued other than capital Other equity Accumulated other comprehensive income Retained profit Revaluation reserves Other reserves (1 -) Treasury shares Profit or loss attributable to owners of the parent	043 044 045 046 047 048 049 050 051 052 053 054 055 056 057 058 059 060 061 062 063 064	24,747,710,461 94,423,951 89,416,940 64,392,779 182,369,233 25,178,313,364 1,214,775,000 240,193,702 297,151,162 702,479,141 (477,000)	37,516,603,501 37,410,657,980 105,945,521 415,458,748 38,553,865 359,363,292 38,330,512,855 1,214,775,000 38,392,988 550,958,702 661,979,726 961,980,513

tem	AOP	Same period of t	he previous	Current p	poriod
ICIII	code	year			Jeriou
		Cumulative	Quarter	Cumulative	Quarter
1	2	3	4	5	6
nterest income	001	560,475,854	135,480,489	793,712,081	234,046,230
Interest expenses) Expenses on share capital repayable on demand)	002 003	36,367,350	8,838,120	60,411,390	16,330,498
Expenses on share capital repayable on demand) Dividend income	003	1,143,665	53,598	1.163.244	30,269
Fees and commissions income	005	492,742,014	115,488,772	589.329.935	141,512,593
Fees and commissions expenses)	006	290,106,697	69,032,354	325,806,609	79,882,726
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	007	671,529	507	3,046,848	760,800
Gains or (-) losses on financial assets and liabilities held for trading, net	800	59,962,657	10,403,671	(3,313,354)	13,402,070
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss, net	009	30,491,412	53,461	(48,152)	(241,619)
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	(7,592,753)	(1,436,657)	(9,896,251)	6,041,964
	013	(7,392,733)	(1,430,037)	(9,090,231)	0,041,304
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net		-	-	- 0.400.000	0.405.004
Gains or (-) losses on derecognition of non-financial assets, net Other operating income	014 015	20,267,730	11,837,756	2,166,883 37,704,456	2,165,924 (5,697,112)
(Other operating expenses)	016	19,349,962	10,964,899	11,822,030	(9,619,475)
Total operating income, net (1 – 2 – 3 + 4 + 5 – 6 + from 7 to 15 – 16)	017	812,338,099	183,046,224	1,015,825,661	305,427,370
(Administrative expenses)	018	418,161,923	127,075,427	656,781,969	220,375,470
(Cash contributions to resolution boards and deposit guarantee schemes)	019	13,916,357	3,479,089	31,876,191	14,584,146
(Depreciation)	020	67,823,078	16,981,062	99,922,281	28,051,301
Modification gains or (-) losses, net (Provisions or (-) reversal of provisions)	021 022	(4,328,639) 306,219	(2,350,084) (20,428,201)	(4,308,026) 60,672,564	(1,448,506) 62,477,484
Provisions or (-) reversal of provisions) Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or		306,∠19	(20,428,201)	00,072,364	02,4//,484
OSS)	023	63,262,189	61,565,821	132,904,027	67,452,489
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	024		- /	- ,,	- /
(Impairment or (-) reversal of impairment on non-financial assets)	025	(1,903,399)	(1,903,399)	64,389,378	57,861,031
Negative goodwill recognised in profit or loss	026	=	-	1,013,837,004	706,346
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for	027				
using the equity method Profit or (-) loss from fixed assets and disposal groups classified as held for sale not qualifying as		-	=	=	=
discontinued operations	028	_	_	_	-
Profit or (-) loss before tax from continuing operations (17 – 18 to 20 + 21 – from 22 to 25 + from					
26 to 28)	029	246,443,093	(6,073,659)	978,808,229	(146,116,711)
	030				
(Tax expense or (-) income related to profit or loss from continuing operations)	000	43,819,105	(1,961,079)	16,827,716	15,369,112
Profit or (-) loss after tax from continuing operations (29 – 30)	031				
		202,623,988	(4,112,580)	961,980,513	(161,485,823)
Profit or (-) loss after tax from discontinued operations (33 – 34)	032		-	-	<u>-</u>
Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)	033				
	024	-	=	-	-
	034		-	961 980 513	(161 485 823)
Profit or (–) loss for the year (31 + 32; 36 + 37)	035	202,623,988	(4,112,580)	961,980,513	(161,485,823)
Profit or (–) loss for the year (31 + 32; 36 + 37) Attributable to minority interest [non-controlling interests]	035 036	202,623,988	(4,112,580)	-	=
Profit or (–) loss for the year (31 + 32; 36 + 37) Attributable to minority interest [non-controlling interests] Attributable to owners of the parent	035		-	961,980,513 961,980,513	(161,485,823) (161,485,823)
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	035 036 037	202,623,988	(4,112,580) - (4,112,580)	961,980,513	(161,485,823)
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	035 036 037	202,623,988 202,623,988 202,623,988	(4,112,580) - (4,112,580) (4,112,580)	961,980,513 961,980,513	(161,485,823)
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)	035 036 037 038 039	202,623,988 202,623,988 202,623,988 (24,780,852)	(4,112,580) - (4,112,580) (4,112,580) (18,042,639)	961,980,513 961,980,513 (18,585,009)	(161,485,823) (161,485,823) 399,090,058
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)	035 036 037 038 039 040	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818	961,980,513 961,980,513 (18,585,009) 5,542,865	(161,485,823) (161,485,823) 399,090,058 5,542,865
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	035 036 037 038 039 040	202,623,988 202,623,988 202,623,988 (24,780,852)	(4,112,580) - (4,112,580) (4,112,580) (18,042,639)	961,980,513 961,980,513 (18,585,009)	(161,485,823) (161,485,823) 399,090,058
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	035 036 037 038 039 040 041 042	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865	(161,485,823) (161,485,823) 399,090,058 5,542,865
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 Intangible assets Intangible assets	035 036 037 038 039 040 041 042 043	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818	961,980,513 961,980,513 (18,585,009) 5,542,865	(161,485,823) (161,485,823) 399,090,058 5,542,865
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	035 036 037 038 039 040 041 042 043 044	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865	(161,485,823) (161,485,823) 399,090,058 5,542,865
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	035 036 037 038 039 040 041 042 043 044 045	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865	(161,485,823) (161,485,823) 399,090,058 5,542,865
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	035 036 037 038 039 040 041 042 043 044 045 046	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865	(161,485,823) (161,485,823) 399,090,058 5,542,865
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 Fixer 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 Calins or (·) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net	035 036 037 038 039 040 041 042 043 044 045	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865	(161,485,823) (161,485,823) 399,090,058 5,542,865
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 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 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	035 036 037 038 039 040 041 042 043 044 045 046	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865 12,387,082	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082
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 ncome or (·) loss for the current year Dither 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 "air value changes of equity instruments measured at fair value through other comprehensive income, net "air value changes of equity instruments measured at fair value through other comprehensive income, net "air value changes of equity instruments measured at fair value through other comprehensive income, net "air value changes of equity instruments measured at fair value through other comprehensive income hedged item]	035 036 037 038 039 040 041 042 043 044 045 046	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865 12,387,082	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082
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 ncome 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 ritangible assets ritangible 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 Caains 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	035 036 037 038 039 040 041 042 043 044 045 046	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865 12,387,082	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082
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 Sains or (·) losses from hedge accounting of equity instruments at fair value through other comprehensive noome, net 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 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 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 Fair value changes of equity instruments measured at fair value through other comprehensive income	035 036 037 038 039 040 041 042 043 044 045 046 047	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865 12,387,082	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082
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) Ilterns 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, net 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 financial liabilities measured at fair value through other comprehensive income (hedging instrument)	035 036 037 038 039 040 041 042 043 044 045 046 047	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865 12,387,082	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082
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) Illems 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 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 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 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)	035 036 037 038 039 040 041 042 043 044 045 046 047 048	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028	(4,112,580) (4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028	961,980,513 961,980,513 (18,585,009) 5,542,865 12,387,082	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082
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 ncome or (·) loss for the current year Other comprehensive income (40 + 52) Iterms that will not be reclassified to profit or loss (from 41 to 47 + 50 + 51) Tangible assets ritangible assets ritangible 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 Caains or (·) losses from hedge accounting of equity instruments at fair value through other comprehensive neome, 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 noome tax relating to items that will not be reclassified terms that may be reclassified to profit or loss (from 53 to 60)	035 036 037 038 039 040 041 042 043 044 045 046 047	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028 (2,968,225)	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028 (2,968,225)	961,980,513 961,980,513 (18,685,009) 5,542,865 12,387,082	(161,485,823) 399,090,058 5,542,865 12,387,082 (5,627,490)
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, 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 other comprehensive income hedging instrument] Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in the credit risk norme 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]	035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052	202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028 (2,968,225)	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028 (2,968,225)	961,980,513 961,980,513 (18,885,009) 5,542,865 12,387,082 - (5,627,490)	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082 (5,627,490)
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 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 (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)	035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052	202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028 (2,968,225)	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028 (2,968,225)	961,980,513 961,980,513 (18,885,009) 5,542,865 12,387,082 - (5,627,490)	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082 (5,627,490)
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 fequity 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 litems 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]	035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054	202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028 (2,968,225)	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028 (2,968,225)	961,980,513 961,980,513 (18,885,009) 5,542,865 12,387,082 - (5,627,490)	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082 (5,627,490)
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, 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 fincome tax relating to litems that will not be reclassified Items that may be reclassified to profit or loss (from 53 to 60) Hedging instruments [not foreign operations [effective portion] Foreign currency translation Cash flow hedges [effective portion]	035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054 056	202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028 (2,968,225) (1,611,708) (26,611,947)	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028 (2,968,225) (1,153,985) (20,331,457)	961,980,513 961,980,513 (18,585,009) 5,542,865 12,387,082 (5,627,490) (1,216,727) (24,127,874)	(161,485,823) 399,090,058 5,542,865 12,387,082 (5,627,490) (1,216,727) 393,547,193
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) Ilterns 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, 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 noome tax relating to tems 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]	035 036 037 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054 055	202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028 (2,968,225)	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028 (2,968,225)	961,980,513 961,980,513 (18,885,009) 5,542,865 12,387,082 - (5,627,490)	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082 (5,627,490)
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 nome, 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 hedges in their credit risk normal part of the 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 normal tax relating to items that will not be reclassified terms that may be reclassified to profit or loss (from 53 to 60) Hedging instruments (into designated elements) Debt instruments at fair value through other comprehensive income Fixed assets and disposal groups classified as held for sale	035 036 037 037 040 041 042 043 044 045 046 047 048 049 050 051 062 053 055 056 057 058	202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028 (2,968,225) (1,611,708) (26,611,947)	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028 (2,968,225) (1,153,985) (20,331,457)	961,980,513 961,980,513 (18,585,009) 5,542,865 12,387,082 (5,627,490) (1,216,727) (24,127,874)	(161,485,823) 399,090,058 5,542,865 12,387,082 (5,627,490) (1,216,727) 393,547,193
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) Iltems 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 (hedging instrument) 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 the irrest trake 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 (the profit or loss) Cash flow hedges [effective portion]	035 036 037 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 053 054 055	202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028 (2,968,225) (1,611,708) (26,611,947)	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028 (2,968,225) (1,153,985) (20,331,457) (24,866,593)	961,980,513 961,980,513 (18,585,009) 5,542,865 12,387,082 (5,627,490) (1,216,727) (24,127,874)	(161,485,823) 399,090,058 5,542,865 12,387,082 (5,627,490) (1,216,727) 393,547,193
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, net 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 financial liabilities measured at fair value through profit or loss attributable to changes in their credit risk fincome 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 Freign currency translation Cash flow hedges [effective portion] Foreign currency translation Cash flow hedges [effective portion] Hedging instruments at fair value through other comprehensive income Fixed assets and disposal groups classified a held for sale Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates from the recognised income and expense of investments in subsidiaries, joint ventures and associates from the recognised income and expense of investments in subsidiaries, joint ventures and associates	035 036 037 037 040 041 042 043 044 045 046 047 048 049 050 051 062 053 055 056 057 058	202,623,988 202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028 (2,968,225) (1,611,708) (26,611,947) (32,525,728)	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028 (2,968,225) (1,153,985) (20,331,457) (24,866,593)	961,980,513 (18,585,093) 5,542,865 12,387,082 (5,627,490) (5,627,490) (1,216,727) (24,127,874) (29,424,237)	(161,485,823) (161,485,823) 399,090,058 5,542,865 12,387,082 (5,627,490) (1,216,727) 393,547,193 480,889,021
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 Dither 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 nome, 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 other comprehensive income hedging instrument) Fair value changes of financial liabilities measured at fair value through profit or loss attributable to changes in the 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) Fedego en feit investments in foreign operations [effective portion] Foreign currency translation Cash flow hedges [effective portion] Fledging 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	035 036 037 038 039 040 041 042 043 044 045 046 047 048 049 050 051 052 055 056 057 058	202,623,988 202,623,988 (24,780,852) 1,831,095 6,411,028 (2,968,225) (1,611,708) (26,611,947) (32,525,728)	(4,112,580) (4,112,580) (4,112,580) (18,042,639) 2,288,818 6,411,028 (2,968,225) (1,153,985) (20,331,457) (24,866,593)	961,980,513 961,980,513 (18,585,009) 5,542,865 12,387,082 (5,627,490) (1,216,727) (24,127,874)	(161,485,823) 399,090,058 5,542,865 12,387,082 (5,627,490) (1,216,727) 393,547,193

Submitter: Hrvatska poštanska banka p.l.c.			in HRK
Item	AOP code	Same period of the previous year	Current period
	2	-	
1	2	3	4
Operating activities - direct method	001		
Interest received and similar receipts Fees and commissions received	001	-	-
(Interest paid and similar expenditures)	002	-	-
(Fees and commissions paid)	003	-	-
(Operating expenses paid)	004	-	-
Net gains/losses from financial instruments at fair value through statement of profit or loss	005		
Other receipts	000		
(Other expenditures)	007		
Operating activities - indirect method	000		
Profit/(loss) before tax	009	246,443,093	978,808,229
Adjustments:	003	240,440,033	370,000,223
Impairment and provisions	010	67,897,047	197,884,617
Depreciation	011	67,823,078	99,922,281
2 sp. colation	011	07,020,070	33,322,201
Net unrealised (gains)/losses on financial assets and liabilities at fair value through statement of profit or loss	012	(91,125,598)	314,658
(Profit)/loss from the sale of tangible assets	013		
Other non-cash items	014	(524,108,504)	(733,300,691)
	017	(024,100,004)	(700,000,001)
Promjene u imovini i obvezama iz poslovnih aktivnosti			
Deposits with the Croatian National Bank	015	(107,284,615)	1,326,441,533
Deposits with financial institutions and loans to financial institutions	016	-	-
Loans and advances to other clients	017	496,539,424	(9,142,157,730)
Securities and other financial instruments at fair value through other comprehensive income	018	(470,382,081)	3,724,744,119
Securities and other financial instruments held for trading	019	171,790,050	113,812,511
Securities and other financial instruments at fair value through statement of profit or loss, not traded	020	50,800,000	-
Securities and other financial instruments mandatorily at fair value through statement of profit or loss	021	-	-
Securities and other financial instruments at amortised cost	022	1,524,413	(5,460,553,282)
Other assets from operating activities	023	(9,818,603)	(49,483,332)
Deposits from financial institutions	024	(78,058,830)	710,181,056
Transaction accounts of other clients	025	913,204,182	9,020,980,506
Savings deposits of other clients	026	1,918,206,578	2,862,566,476
Time deposits of other clients	027	(773,984,130)	(266,568,973)
Derivative financial liabilities and other liabilities held for trading	028	(24,867,990)	12,055,019
Other liabilities from operating activities	029	244,485,428	430,467,926
Interest received from operating activities [indirect method]	030	553,864,096	793,712,081
Dividends received from operating activities [indirect method]	031	1,143,665	1,163,244
Interest paid from operating activities [indirect method]	032	(36,367,350)	(60,411,390)
(Income tax paid)	033		(5,782,313)
Net cash flow from operating activities (from 1 to 33)	034	2,617,723,353	4,554,796,545
Investing activities			
Cash receipts from the sale / payments for the purchase of tangible and intangible assets	035	(63,211,292)	(267,215,465)
Cash receipts from the sale / payments for the purchase of investments in branches, associates and joint	036	_	
ventures			
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	1,524,413	-
Other receipts/payments from investing activities	039		
Net cash flow from investing activities (from 35 to 39)	040	(61,686,879)	(267,215,465)
Financing activities			
Net increase/(decrease) in loans received from financing activities	041	(44,838,724)	403,686,853
Net increase/(decrease) in debt securities issued	042	-	-
Net increase/(decrease) in Tier 2 capital instruments	043	-	-
Increase in share capital	044	-	-
(Dividends paid) Other receipts (recomments) from financing pativities	045	-	-
Other receipts/(payments) from financing activities	046		681,600
Net cash flow from financing activities (from 41 to 46)	047	(44,838,724)	404,368,453
Net increase/(decrease) of cash and cash equivalents (34 + 40 + 47)	048	2,511,197,750	4,691,949,533
Cash and cash equivalents at the beginning of period	049	4,091,821,698	6,509,079,497
Effect of exchange rate fluctuations on cash and cash equivalents	050	(7,592,753)	(9,896,251)
Cash and cash equivalents at the end of period (48 + 49 + 50)	051	6,595,426,695	11,191,132,779

STATEMENT OF CHANGES IN EQUITY for the period January 01, 2022 to December 31, 2022														is	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	er items	To
1	2	3	4	5	6		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		-	-	-	-	-	-	-	-	-	-	-	-	
Purchase of treasury shares	012		-	-		-	-	-	-	(204,600)	-	-	-		
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		-	-		(16,933,578)	209,452,239	-	10,105,326	-	(202,623,987)	-	-		
Equity increase or (-) decrease resulting from business combinations	017		-	-	-	-	-	-	-	-	-	-	-	-	
Share based payments	018		-	-		-		-	-	681,600		-	-		
Other increase or (-) decrease in equity	019		-		-	(166,282,126)	50,137,614	-	(50,604,741)	-	-	-			(166
Total comprehensive income for the current year	020			-				-		-	961,980,513		-	-	943
Closing balance [current period] (from 4 to 20)	021	1,214,775,000		-	-	38.392.989	550.958.702	-	661,979,726		961,980,513	-	-		3,428

Notes to financial statements						
1) INTEREST INCOME				in HRK		
AOP 001	Same period of the 01.0131.1	2.2021.	Current period 01.01			
Debt securities	72,516,026	Quarter 16,735,784	86,302,085	Quarter 26,206,396		
Loans and advances Other assets	487,949,750 9,298	118,744,492	707,180,714 134,685	207,824,381		
Deposits Other liabilities Total	780	212	94,596	15,453		
Total 2) INTEREST EXPENSE	560,475,854	135,480,489	793,712,080	234,046,230 in HRK		
2) INTEREST EXPENSE AOP 002	Same period of the	e previous year	Current period 01.01			
Debt securities	01.0131.1 Cumulative 123.676	2.2021. Quarter 123.676	Cumulative	Quarter		
Debt securities Loans and advances Other assets	4,101,144	1,495,434	6,278,320	518,405		
Other assets Deposits Other liabilities	32,077,254 65,276	7,162,359 56.651	53,733,918 399,152	15,663,823 148.270		
Total	36,367,350	8,838,120	60,411,389	16,330,498		
3) FEE AND COMMISSION INCOME	Same period of the	e previous vear		in HRK		
AOP 005	01.0131.1 Cumulative		Current period 01.01 Cumulative	. – 31.12.2022. Quarter		
Securities Asset management	3,023,066 35,100	757,563 6.632	3,342,077 23,693	695,345 5.381		
Custody [according to the type of client] Loan commitments	5,336,081 25,465	1,375,488 4,283	4,936,824 1,965,620	1,170,472 728,496		
Other Total	484,322,302 492,742,014	113,344,806 115,488,772	579,061,721 589,329,935	138,912,900 141,512,593		
4) FEE AND COMMISSION EXPENSE				in HRK		
AOP 006	Same period of the 01.0131.1	2.2021.	Current period 01.01			
Bank clearing and settlement	1,936,040	Quarter 397,663	12,079,388	1,728,273		
Other Total	288,170,657 290,106,697	68,634,690 69,032,354	313,727,222 325,806,610	78,154,452 79,882,725		
5) GAIN/LOSSES ON TERMINATION OF FINANCIAL ASSETS AND FINANCIAL LI				in HRK		
AOP 007	Same period of the 01.0131.1	2.2021.	Current period 01.01			
Debt securities	Cumulative -	Quarter -	2,118,089	Quarter -		
Loans and advances Deposits Deposits Depth Sequestion Inquest	:					
Debt Securities issued Other financial liabilities	671,529	507	928,759	760,800		
Total	671,529	507	3,046,848	760,800 in HRK		
6) GAINS OR (-) LOSSES ON FINANCIAL ASSETS AND LIABILITIES HELD FOR T AOP 008	Same period of the		Current period 01.01			
	Cumulative	Quarter	Cumulative	Quarter		
Equity instruments Debt securities	10,326,550 (7,400,995)	1,868,962 (4,798,306)	(11,439,924) (61,764,842)	3,308,280 2,964,941		
FX transactions and derivatives Total	57,037,101 59,962,657	13,333,015 10,403,671	(3,313,354)	7,128,848 13,402,069		
7) GAINS OR LOSSES ON NON-TRADING FINANCIAL ASSETS MANDATORILY A	T FAIR VALUE THROU	GH PROFIT OR LOSS				
AOP 009	Same period of the 01.0131.1	2.2021.	Current period 01.01			
Equity instruments	30,800,000	Quarter -	Cumulative	Quarter -		
Debt securities Loans and advances	(308,588)	53,461	(48,152)	(241,619)		
Total	30,491,412	53,461	(48,152)	(241,619) in HRK		
8) OPERATING EXPENSES AOP 015 & AOP 017 & AOP 018	Same period of the	e previous year	Current period 01.01			
	01.0131.1 Cumulative	Quarter	Cumulative	Quarter		
Other operating expenses Administrative expenses	19,349,961 418,161,923	10,964,898 127,075,427	13,205,462 655,554,569	(14,069,122) 224,704,025		
Employee expenses Other administrative expenses	249,253,627 168,908,296	74,116,635 52,958,792	342,213,136 313,341,433	101,241,866 123,462,159		
(Contributions in cash rehabilitation committees and Deposit Insurance Schem Amortization	13,916,357 67,823,078 42,643,529	3,479,089 16,981,063	31,876,190 99,766,251	14,584,145 28,172,394 14,720,106		
Property, plant and equipment		10.551.196				
Investment property		-	54,149,685			
	25,179,550 519,251,320	6,429,867 158,500,477	45,616,567 800,402,473	13,452,287 253,391,442		
Investment property Other intangible assets	25,179,550 519,251,320	6,429,867 158,500,477	45,616,567	13,452,287		
Investment property Other intangible assets Total	25,179,550 519,251,320 Same period of the 01.01,-31.1	6,429,867 158,500,477 e previous year 2,2021.	45,616,567 800,402,473 Current period 01.01	13,452,287 253,391,442 in HRK . – 31.12.2022.		
Investment property Other intangible assets Total 9) IMPAIRMENT LOSSES AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, net	25,179,550 519,251,320 Same period of the	6,429,867 158,500,477	45,616,567 800,402,473	13.452,287 253,391,442 in HRK		
Investment property Other intangible assets Total 9) IMPAIRMENT LOSSES AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at amortized cost	25,179,550 519,251,320 Same period of the 01.0131.1 Cumulative (4,328,639) (4,328,639)	6,429,867 158,500,477 158,500,477 e previous year (2,2021. Quarter (2,350,084)	45,616,567 800,402,473 Current period 01.0: Cumulative (3,573,879) (3,573,879)	13,452,287 253,391,442 in HRK 31.12.2022. Quarter (714,359) (714,359)		
Investment property Other intangible assets Total 9) IMPAIRMENT LOSSES AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or () losses, net Financial assets at fair value through other comprehensive income Financial sasets at a fair value through other comprehensive income Financial sasets at a fair value through other comprehensive income Financial sasets at a fair value through other comprehensive income Financial sasets at a fair value through other comprehensive income Financial sasets at a fair value through other comprehensive income Financial sasets at a fair value through other comprehensive income Financial sasets at a fair value through other comprehensive income Financial sasets at a fair value through other comprehensive income	25,179,550 519,251,320 Same period of the 01.0131.1 Cumulative (4,328,639) (4,328,639) 306,219	6,429,867 158,500,477 e previous year 12,2021. Quarter (2,350,084) (2,350,084) (20,428,201)	45,616,567 800,402,473 Current period 01.01 Cumulative (3,573,879) (3,573,879) 60,672,564	13,452,287 253,391,442 In HRK 31.12.2022. Quarter (714,359) (714,359) 62,477,485		
Investment property Other Intarples assets Total John Intarples assets ADP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or () losses, net Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or () reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Other Provisions)	25,179,550 519,251,320 Same period of the 01.0131.1 Cumulative (4,328,639) (4,328,639)	6,429,867 158,500,477 158,500,477 e previous year (2,2021. Quarter (2,350,084)	45,616,567 800,402,473 Current period 01.0: Cumulative (3,573,879) (3,573,879)	13,452,287 253,391,442 in HRK 31.12.2022. Quarter (714,359) (714,359)		
Investment property Other Intarplies assets Total John Intarplies assets Total John Intarplies assets AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or () losses, net Financial assets at fair value through other comprehensive income (Provisions or) - verersal of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities and Carantees) (Other Provisions) (Other Provisions) The Provisions of Impairment on financial assets that are not measured at fair yaves and of impairment on financial assets that are not measured aft by raves through order to reash.	25.179.550 519.251.320 Same period of the 01.01.31.1 Cumulative (4,328.639) 306,219 (16,209.564) (16,209.564) 16,515,783 63,262,189	6.429.867 158.500,477 e previous year 2.2021. Quarter (2.350,084) (20,428,201) (20,877,744) 449,543 61,565,820	45.616.567 800.402.473 Current period 01.0: Cumulative (3,573,879) 60,672,564 49,329,991 11,342,573	13,452,287 253,391,442 in HRK 31.12.2022. Quarter (714,359) 62,477,465 62,477,465 62,878,688 68,186,636		
Investment property Other inampibe assets Total Total JimPainment Losses And PROVISION EXPENSES AOP 019 8 AOP 020 8 AOP 021 8 AOP 023 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at anomized cost (Liabilities towards resolution committees and deposit insurance systems (Liabilities towards resolution committees and deposit insurance systems (Liabilities of Caramtees) (Other Provisions) (Unter Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) Financial assets at amortized cost; Financial assets at amortized cost;	25.179.550 519,251,320 Same period of the 01.0131.1 Cumulative (4,328,639) 306,219 (16,209,564) 16,515,783	8,429,867 158,500,477 158,500,477 e previous year (2,2021. Quarter (2,350,084) (20,428,201) (20,877,744) 449,543	45.616.567 800,402,473 Current period 01.0* Cumulative (3,573,879) (3,573,879) 60,672,564 43,329,991 11,342,573	13.452,287 253,391,442 in HRK - 31.12.2022. Quarter (714,359) 62,477,485 33,678,796 28,798,688		
Investment property Other intengible assets Total John Intendible assets Total John Intendible assets AOP 019 & AOP 021 & AOP 023 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at anonized cost (Provisions or (-) reversal of provisions) (Cither Provisions) (Cither Provisions) (Cither Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through profit or loss) (Financial assets at fair value through profit or loss) (Impairment or (-) reversal of impairment of or comprehensive income) (Impairment or (-) reversal of impairment of of investments in subsidiaries, joint ventures, and assets)	25,179,550 519,251,320 Same period of the 01.01.31.1 Cumulative (4,228,539) (4,228,539) (4,228,539) (6,229,564) (15,515,783 52,322,189 6,409,709 56,852,480	6,429,857 158,500,477 158,500,477 2,2021. Quarter (2,350,084) (2,350,084) (20,428,201) (20,428,201) (20,877,744) 449,542 8,141,885 53,423,934	45,616,567 800,402,473 Current period 01.0* Cumulative (3,573,879) 60,672,564 49,329,991 11,342,573 133,638,174 (22,113,466) 155,751,659	13.452.287 253.391,442 in HRK - 31.12.2022. Quarter (714,359) 62,477,485 62,477,485 68,186,636 (8,106,427) 76,293,063		
Investment property Other Intarpible assets Total John January Committee Co	25,179,550 519,251,320 Same period of the 1013-311. Cumulative: (4,228,539) 306,219 (15,205,539) 306,219 (16,205,539) 306,219 (16,205,539) 50,532,480	6,429,867 158,590,477 s previous year 2,2301. Quarter (2,350,084) (2,350,084) (20,428,201) (20,428,201) (20,428,201) (20,428,201) (20,428,201) (419,543 61,565,820 81,411,888 53,423,334	45.616.567 800.402.473 Current period 01.0* Cumulative (3.573.879) 60.572.564 43.029) 11.342.573 133.638,174 (22.114.466) 157.751.669	13,452,287 253,391,442 In HRK - 31,12,2022. Quarter (714,359) (714,359) 62,477,485 33,678,796,688 68,186,636 (8,106,427) 76,293,063 4,367,900		
Investment property Other Intanglob assets Total John Intanglob assets Total John Intanglob assets AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, ret Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Cither Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Impairment or (-) reversal of impairment of finestment of investments in subadicules, joint ventures, and associates) (Impairment or (-) reversal of impairment of of investments in subadicules, joint ventures, and associates) (Property, plant and equipment) (Property, plant and equipment) (Coochvill)	25,179,550 519,251,320 Same period of the 01.01-31.1 Cumulative (4,326,539) (4,326,539) (4,326,539) (4,326,539) (4,326,539) (5,533) (4,326,539) (5,533) (5,533) (5,533) (6,3262,189 (6,409,709) (7,533) (7,903,389)	6,429,867 158,590,477 158,590,477 2,28021 (2,250,084) (2,350,084) (2,0428,201) (20,428,201) (20,428,201) (20,428,201) (3,41,84) (4,44,54) (4,4	45,616,567 900,402,473 Current period 01.0' Cumulative (3,573,879) (3,573,879) (4,573,879) (4,573,879) (4,573,879) (1,173,469) (1,173,469) (1,173,469) (4,389,379) (4,489,511) (507,027)	13,452,287 253,391,442 In HRK - 31,12,2022. Quarter (714,359) (714,359) 62,477,485 33,678,796 68,196,427) 76,293,063 57,861,031 4,367,900 (557,027)		
Investment property Other Intangles assets Total John Intangles assets Total John Intangles assets AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities are Causarates) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at a fair value through other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets) (Financial assets)	25,179,550 \$19,251,329 \$28 period of the first control of the first cont	6,429,867 \$ previous year 2,2021. Quarter (2,350,084) (2,084,084) (2,084,084) (2,084,084) (2,087,744) 449,543 61,565,542,304 (1,903,397) (1,791,189) (112,199)	45,616,567 900,402,473 Current period 01.0* Cumulative (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (4,322,594) (22,113,469) (55,751,559) (54,399,379) (54,495,511) (557,027) (50,026,011) (70,883)	13,452,287. 253,391,442 253,391,442 31.12.2022. Charter (714,359) 62,477,485 26,798,688 68,166,636 (8,106,427) 76,293,063 .57,861,031 4,367,300 (557,027) 54,050,158		
Investment property Other Intarpible assets Total JiMARIMENT LOSSES AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income (Provisions or) Vereral of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities and Cusarantees) (Other Provisions) (Uniter Provisions) (Ingariment or (-) reversal of impairment on financial assets that are not (Impairment or (-) reversal of impairment or financial assets that are not (Impairment or (-) reversal of impairment of insurance systems (Injacine assets as fair value through other comprehensive income) (Financial assets at a fair value through other comprehensive income) (Impairment or (-) reversal of impairment of of investments in subsidiaries, joint ventures, and associates) (Impairment or (-) reversal of impairment of financial assets) (Impairment or (-) reversal of impairment of financial assets) (Impairment or (-) reversal of impairment of financial assets) (Impairment or (-) reversal of impairment of financial assets) (Interpretation of the province of impairment of financial assets) (Interpretation of the province of th	25,179,550 519,251,320 Same period of the 1013-311. Cumulative: (4,228,539) 306,219 (15,205,539) 306,219 (16,205,539) 306,219 (16,205,539) 50,532,480	6,429,867 158,590,477 s previous year 2,2301. Quarter (2,350,084) (2,350,084) (20,428,201) (20,428,201) (20,428,201) (20,428,201) (20,428,201) (419,543 61,565,820 81,411,888 53,423,334	45.616.567 800.402.473 Current period 01.0* Cumulative (3,573.879) 66,572,664 43.229) 11,342,673 13,588,174 (22,114.486) 15,751,669 63,389,575 64,389,575 54,489,511 (557,027)	13,452,287 253,391,442 In HRK - 31,12,2022. Quarter (714,359) (714,359) 62,477,485 33,678,796 68,196,427) 76,293,063 57,861,031 4,367,900 (557,027)		
Investment property Other Intangles assets Total John Intangles assets Total John Intangles assets AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities are Causarates) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at a fair value through other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets) (Financial assets)	25,179,550 \$19,251,320 \$19,251,320 Same period of the 101-3-31 Cumulative (4,226,539) 306,219 306,219 (15,205,546) 15,515,733 53,262,199 6,400,709 56,552,400 (1,791,199) (112,200)	6,429,887 185,500,477 previous year 2,2021. Quarter (2,350,084) (20,350,084) (20,428,201) (20,877,744) 449,543 51,458,543 (1,193,397) (1,791,189) (112,189) (112,189) 31,142,885 53,423,934 (1,193,387) (1,193,38	45.616.567 800.402.473 Current period 01.0* Cumulative (3,673.379) (3,573.879) (6,672.564 43.329.991 11.342.573 136.588,174 (22.113.489) 15.751.659 15.751.659 15.5751.659 15.5751.659 15.5751.659 15.5751.659 15.5751.659	13.452.287. 253.991.442. in HRM: in HR	31.12.2022.	in HRK
Investment property Other Intangble assets Total Jimpalment LOSSES AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or () losses, net Financial assets at fair value through other comprehensive income Financial assets at amorized cost (Provisions or () reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Unter Provisions or () reversal of impairment on financial assets that are not measured at the "value through profit or loss) (Impairment or () reversal of impairment of intended assets in the comprehensive income) (Financial assets at amorized cost) (Impairment or () reversal of impairment of of investments in subsidiaries, joint ventures, and associates) (Impairment or () reversal of impairment of of investments in subsidiaries, joint ventures, and associates) (Impairment or () reversal of impairment of of investments in subsidiaries, joint ventures, and associates) (Investment property) (Citer intangible assets) Total 16) LOANS AND ADVANCES AOP 023 Central banks	25,179,550 \$18,251,220 \$18,251,220 \$18,251,220 \$18,251,220 \$18,251,252 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,252,253 \$18,253,253	6,429,867 5,555,500,477 s previous year 2,2021. (2,350,084) (2,050,084) (20,428,20) (20,428,20) (41,954,303 (1,903,397) (1,791,185) (112,185)	45,616,567 900,402,473 Current period 01.0* Cumulative (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (4,322,594) (22,113,469) (55,751,559) (54,399,379) (54,495,511) (557,027) (50,026,011) (70,883)	13,452,287. 253,391,442 253,391,442 31.12.2022. Charter (714,359) 62,477,485 26,798,688 68,166,636 (8,106,427) 76,293,063 .57,861,031 4,367,300 (557,027) 54,050,158	31.12.5022. Stage 2	in HRK Stage 3
Investment property Other Intangible assets Total John Hampible assets Total John Hampible assets AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, ret Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Interpolations) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets)	25,179,550 \$19,251,329 \$3me period of the \$3me period of the \$1,01-3,11 Cumulative (4,325,639) (4,325,639) (4,325,639) (4,325,639) (5,167,73) (5,167,73) (6,167,73) (7,171,109) (112,200) (112,200) (12,200) (15,993,548) Stage 1	6,429,887 185,500,477 previous year 2,2021. Quarter (2,350,084) (20,350,084) (20,428,201) (20,877,744) 449,543 81,141,886 53,423,934 (1,791,189) (1,791,189) (112,189) 31,142,189 53,423,934 (1,933,387) (1,791,189) (1,791,189) (1,791,189)	45.616.567 800.402.473 Current period 01.0* Cumulative (3,673.379) (3,573.879) (6,672.564 43.329.991 11.342.573 136.588,174 (22.113.489) 15.751.659 15.751.659 15.5751.659 15.5751.659 15.5751.659 15.5751.659 15.5751.659	13,452,267. 283,391,442. 283,391,442. 31,112,2022. Ounter (714,359) (714,359) (24,77,48) 33,673,706 (24,77,48) 43,673,706 (35,727) 54,650,158 166,237,500 (557,267) 54,650,158		
Investment property Other Intangble assets Total John Manager Control of the Con	25,179,550 \$19,251,329 \$3me period of the pe	6,429,867 185,500,477 s previous year 2,2021. Quarter (2,350,084) (2,250,084) (20,242,007,744) 449,543 61,565,543 61,565,543 (1,993,397) (1,791,198) (112,199) (112,199) 311,2,2021.	45.616.567 800.402.473 Current period 01.0* Cumulative (3,673.379) (3,573.879) (6,672.564 43.329.991 11.342.573 136.588,174 (22.113.489) 15.751.659 15.751.659 15.5751.659 15.5751.659 15.5751.659 15.5751.659 15.5751.659	13.452.207. 253.391.442 3.8142.2022. Ouarter (714.359) (714.359) (714.359) (816.427)	Stage 2	Stage 3
Investment property Other intampble assets Total JimPalmaner LOSSES AND PROVISION EXPENSES AOP 019 8 AOP 020 8 AOP 021 8 AOP 023 Modification gains or () losses, net Financial assets at fair value through other comprehensive income Financial assets at the value through other comprehensive income Financial assets at amortized cost (Provisions or () reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Labilities and Causarates) (Impalment or () reversal of impairment on financial assets that are not measured at fair value through prior for loss) (Financial assets at anortized cost) (Impalment or () reversal of impairment of of investments in subsidiaries, joint (Impalment or () reversal of impairment of of investments in subsidiaries, joint (Impalment or () reversal of impairment of of investments in subsidiaries, joint (Impalment or () reversal of impairment of for non-financial assets) (Property, plant and equipment) ((Goodwill) (Goodwill) (Goodwill) (Do LOANS AND ADVANCES AOP 023 Central banks Gross Ioans Alowance Deposits Alowance Deposits Alowance Total (Cross Ioans	25,179,550 \$19,251,329 \$19,251,329 \$19,251,329 \$10,11-31,1 Cumulative (4,252,639) (4,252,639) (4,252,639) (4,252,639) (4,252,639) (4,252,639) (4,252,639) (4,252,639) (4,252,639) (4,252,639) (4,252,639) (4,252,639) (1,252,6	6,429,887 185,500,477 s previous year 2,2021. Quarter (2,350,084) (20,428,201) (20,477,744) 449,543 41,584,305 (1,993,397) (1,791,189) (112,199) 31,12,2021. Stage 2	45.616.567 800.402.473 Current period 01.0* Cumulative (3,573,579) (5,573,579) (6,672,564 43.329,591 11.342,573 138,588,174 (22,113,489) 155,751,569 64,389,378 5,449,511 (557,027) 470,883 262,273,994	13.452.287. 285.391.482. In HERK - 31.12.2022. Quarter (714.359) (714.359) (714.359) (816.357.786.888 (8,106.427) (876.900) (857.027) (857.000) (857.027) (857.000) (857.027) (857.000)	Stage 2 	Stage 3 502 92,517
Investment property Other intamples assets Total JiMPAIRMENT LOSSES AND PROVISION EXPENSES AOP 019 8 AOP 020 8 AOP 021 8 AOP 023 Modification gains or () losses, net Financial assets at fair value through other comprehensive income (Provisions or) - vereral of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities towards resolution committees and deposit insurance systems (Liabilities towards resolution committees and deposit insurance systems (Ichiardia assets at fair value through other congresses in the committees and resolution of insurance assets that are not measured at fair value through other comprehensive income) (Financial assets at a fair value through other comprehensive income) (Financial assets at a fair value through other comprehensive income) (Financial assets at a fair value through other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at a fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Financial assets at fair value frough other comprehensive income) (Finan	25,179,550 \$19,251,329 \$19,251,329 \$19,251,329 \$3 me period of the full control of the	6,429,857 6,55,500,477 s previous year 2,2021. Quarter (2,350,064) (20,428,091) (20,428,091) (20,477,744) (4,745) 41,565,520 6,141,565,520 6,141,565,520 (1,10,10,10) (1,10,10)	45,616,567 800,402,473 Current period 01.0* Cumulative (3,573,879) (3,573,879) (3,573,879) (3,573,879) (3,573,879) (3,573,879) (3,672,564 (22,116,468) (3,773,7169)	13.452.287. 285.391.482. In HHHK - 31.12.2022. In HHHK - 31.12.2022. (714.359) (714.359) (714.359) (714.359) (82.477.485 (8.106.427) (8.	Stage 2	Stage 3 502
Investment property Other Intangble assets Total Jimenature Losses AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or () losses, net Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or () reversal of provisions) Labilities towards resolution committees and deposit insurance systems (Unter Provisions) ((Other Provisions) ((Impairment or () reversal of impairment on financial assets that are not measured at this value through profit or cospelensive income) (Financial assets at amortized cost) ((Impairment or () reversal of impairment of financial assets (income) (Financial assets at amortized cost) ((Impairment or () reversal of impairment of of investments in subsidiaries, joint ventures, and associates) ((Impairment or () reversal of impairment of of investments in subsidiaries, joint ventures, and associates) ((Investment property) ((Investment property) ((Investment property) ((Chize irrangible assets) Total Jo LOANS AND ADVANCES AOP 023 LOANS AND ADVANCES AOP 023 ADVANCES AOS 024 ADVANCES AOS 025 ADVANCES	25,179,550 \$18,251,220 \$18,251,220 \$18,251,220 \$18,251,220 \$19,1321,220 \$19,1321,220 \$10,1321,220 \$10,1321,220 \$10,1321,220 \$10,1321,220 \$10,1321,2321,2321,2321,2321,2321,2321,23	6,429,887 185,500,477 s previous year 2,2021. Quarter (2,350,084) (20,428,201) (20,477,744) 449,543 41,584,305 (11,993,397) (1,791,198) (112,199) 31,12,2021. Stage 2	45.616.567 800.402.473 Current period 01.0* Cumulative (3,573,579) (5,573,579) (6,672,564 43.329,591 11.342,573 138,588,174 (22,113,489) 155,751,569 64,389,378 5,449,511 (557,027) 470,883 262,273,994	13,452.297. 283,391,442. 393,91,442. 391,142.2022. Ounter (714,359) (714,359) (2477,484) (84,787,984) (84,787,984) (857,027)	Stage 2 	Stage 3 502 92,517
Investment property Other Intangble assets Total Jimel Annual Content of the Con	25,179,550 \$18,251,329 \$18,251,329 \$18,251,329 \$18,251,329 \$10,1-3,11 Cumulative (4,252,539) (4,228,539) (4,228,539) (16,209,549) (16,209,549) (1,515,733) 56,352,409 (1,791,188) (1,791,188) (1,791,189) (1,791,1	6,429,867 158,590,477 s previous year 2,2021. Quarter (2,350,084) (20,242,20) (20,877,744) 449,543 61,565,620 81,141,885 (3,423,364 (1,903,397) (1,791,185) (112,185) (112,185) (12,2021. Stage 2 27,214,597 27,813,410 (598,813)	45.616.567 800.402.473 Current period 01.0* Cumulative (3,573,579) (5,573,579) (6,672,564 43.329,591 11.342,573 138,588,174 (22,113,489) 155,751,569 64,389,378 5,449,511 (557,027) 470,883 262,273,994	13,452.287. 283.391.442 391.442 391.442 Ounter (714.359) (714.359) (24.77.48) 33,673.796 (24.77.48) 34,673.796 (35.70.27) 54,650.188 68,106,427) 57,681.031 4,587.500 (557.027) 54,050.188 106,233.730 54,050.188 106,233.730 61,050.188 107,230.031 61,050.188 108,233.730 61,050.188 108,233.730 61,050.188 108,233.730 61,050.188 108,233.730 61,050.188 108,233.730 61,050.188 108,233.730 61,050.188 108,233.730 61,050.188 108,233.730 61,050.188 108,233.730 61,050.188 111,763.176 723.234	36,771,278 37,055,552 (284,273)	Stage 3
Investment property Orber Intangble assets Total James Andream Losses AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, ref. Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities and Causaraities) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at anortized cost) (Financial assets) (Financi	25,179,550 \$19,251,329 \$3ame period of the production of the produ	6,429,867 185,590,477 2 previous year 2,2021. Quarter (2,350,084) (2,250,084) (20,242,207,744) 449,543 61,565,620 81,41,886 53,423,394 (1,993,397) (1,791,189) (112,199) (112,199) 31,12,2021. Stage 2 27,214,597 27,813,410 (998,813)	45.616.567 800.402.473 Current period 01.0* Cumulative (3,573,579) (5,573,579) (6,672,564 43.329,591 11.342,573 138,588,174 (22,113,489) 155,751,569 64,389,378 5,449,511 (557,027) 470,883 262,273,994	13.452.207. 253.391.442 33.91.442 0.uarter (714.359) (714.359) (714.359) (74.359) (74.359) (74.359) (74.359) (74.359) (74.359) (74.359) (74.359) (74.359) (74.359) (74.359) (74.359) (75.20) (36,771,278 37,055,552 (284,273) 4,928 5,167	Stage 3
Investment properly (Drew Intangle) assets Total Modification gains or (-) losess, set Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities and Causaraties) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at anonized cost) (Financial assets) (25,179,550 \$19,251,329 \$19,251,329 \$19,251,329 \$10,11-31,1 Cumulative (4,236,539) (4,236,539) (4,236,539) (4,236,539) (6,409,709) (15,515,728) (6,409,709) (17,911,90) (112,200) (112,200,411,533 1,326,441,533 1,326,441,533 1,342,887,348,348,348,348,348,348,348,348,348,348	6,429,887 185,500,477 197,500,087 12,2021. Quarter (2,350,084) (20,428,201) (20,428,201) (20,428,201) (40,428,201) (41,584,308 11,584,308 11,584,308 31,12,2021. Stage 2 27,813,410 (598,813)	45.616.567 800.402.473 Current period 01.0* Cumulative (3,573,579) (5,573,579) (6,672,564 43.329,591 11.342,573 138,588,174 (22,113,489) 155,751,569 64,389,378 5,449,511 (557,027) 470,883 262,273,994	13.452.287. 253.991.462 In HRM: - 31.12.2022. Quarter (714.359) (714.359) (714.359) (81.636.36) (81.636.36) (81.636.36) (81.636.36) (857.027) (85	Stage 2 	Stage 3 - - - - - - - - - - - - - - - - - - -
Investment property Other intampble assets Total Jimen Apple assets Total Jimen Apple assets AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or () losses, net Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or () ververal of provisions) (Liabilities and Claurantees) (Cher Provisions (Cher Provisions (Cher Provisions (Inpairment or () reversal of impairment on financial assets that are not measured aft in value through profit or loss) (Inpairment or () reversal of impairment on financial assets that are not measured star value through profit or loss) (Inpairment or () reversal of impairment of financial assets (inpairment or () reversal of impairment or () reversal or () (Financial assets at amortized cost) (Inpairment or () reversal of impairment of financial assets) (Proporty, plant and equipment) (Cocodwill) (Other inampble assets) Total Jime LOANS AND ADVANCES AOP 023 ADVANCES AOP 023 ADVANCES AOP 023 ADVANCES AOP 023 ADVANCES AOP 024 ADVANCES AOP 025 ADVANCES AOP 026 Jime LOANS AND ADVANCES AOP 027 ADVANCES AOP 027 Jime LOANS AND ADVANCES AOP 027 Jime LOANS AND ADVANCES AOP 027 Jime LOANS AND ADVANCES AOP 028 Jime LOANS AND ADVANCES AOP 028 Jime LOANS AND ADVANCES	25,179,550 \$18,251,220 \$18,251,220 \$18,251,220 \$18,251,220 \$18,251,220 \$18,251,251 \$18,251	6,429,857 6,429,857 6,429,857 6,585,004,77 e previous year 12,2021. (2,580,084) (2,580,084) (2,580,084) (2,580,084) (4,954,38) (4,194,584)	45,615,567 800,402,473 Current period 01.0: Cumulative (3,573,679)	13,452.207. 283,391.442. 391.442. 391.442. 391.442. 391.442. 391.452. 391.4	Stage 2 36,771,278 37,055,552 (284,273) 4,928 5,167 (240)	Stage 3 502 92,517 (92,016) 217,082 1,400,316 (1,183,234) 256,584,449
Investment property Other Intarplibe assets Total Jimenature Cosses AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at amorized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Other Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment of investments in subadiaties, joint ventures, and associates) (Impairment or (-) reversal of impairment of of investments in subadiaties, joint ventures, and associates) (Impairment or (-) reversal of impairment of of investments in subadiaties, joint ventures, and associates) (Investment property) (Cother intarpible assets) (Other	25,179,550 \$11,251,120 \$18.251,120 \$18.251,120 \$18.251,120 \$19.151	6,429,857 5,85,500,477 5,95,500,477 5,95,500,477 5,95,500,477 5,95,500,681 (2,350,084) (2,350,084) (2,350,084) (2,350,084) (2,047,744) (2,350,084) (4,95,43 61,565,820 61,41,856 53,473,594 (1,943,397) (1,791,987) (1,791,987) (1,791,987) (1,2021,334,10) (598,813) (598,813) (598,813) (102,120,134,10) (598,813) (102,120,134,10) (598,813) (102,120,134,10) (103,134,10) (103,134,10)	45.616.567 800.402.473 Current period 01.0* Cumulative (3.573.879)	13,452,297. 283,391,442. 391,4	36,771,278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 1,299,287,494 (84,324,070)	502 92,517 (92,016) 217,082 1,400,316 (1,183,234) 256,584,449 949,236,735 (692,652,735
Investment property Other Intangible assets Total Jimelian Property Jimelian Jimelian Property Jimelian Jimeli	25,179,550 \$19,251,220 \$19,251,220 \$19,251,220 \$19,251,220 \$10,1-3,11 Cumulative (4,326,539) (4,226,539) (6,226,539) (15,209,540) (15,209,540) (15,209,540) (17,21,155) (17,21	6,429,867 6,429,867 185,590,477 s previous year 2,2021. Quarter (2,350,064) (2,250,064) (20,262,07,744) 449,543 61,565,620 81,141,869 53,423,834 (1,903,397) (1,791,195) (112,1	45,616,567 900,402,473 Current period 01.0* Cumulative (3,573,879) (3,573,879) (43,520,971 (3,573,879) (43,520,971 (13,42,573,579) (5,772,564 (5,773,679) (5,773,6	13,452.207. 283,391,442. 393,914,42. 393,914,42. Ouarter (714,359) (714,359) (24,77,48) 33,673,796 23,787,796 23,787,796 24,774,459 33,673,796 33,673,796 33,673,796 34,679,00 (657,027) 54,050,158 35,050,044 35,050,050 35,050,044 35,050,050 35,050,044 35,050,050 35,050,044 35,050,050 35,050,044 35,050,050,050,044 35,050,050,050,050,050,050,050,050,050,0	36,771 278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 1,279,287,494 (84,324,070) 1,460,055,399 1,598,257,912	\$10,000 3 \$2,517 (92,016) 217,082 1,400,316 (1,183,234) 256,584,449 949,236,735 (692,652,237) 277,992,800 1,213,723,500
Investment properly (Privation of the Management of Managemen	26,179,550 \$19,251,229 \$19,251,229 \$28me pertod of the control of	6,429,867 158,500,477 2 previous year 2,2021. Quarter (2,350,084) (2,250,084) (2,250,084) (2,024,22,02) (3,141,886 (5,42,23,34 (1,903,397) (1,791,199) (112,199)	45,616,567 900,402,473 Current period 01.0* Cumulative (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) (3,573,579) Stage 3 92,273,991	13.452.207. 253.991.462 In HRM: In HRM	36,771,278 37,055,552 (284,273) 4,929 5,167 (240) 1,184,963,424 1,299,287,424 1,299,287,424 1,490,055,399	\$10,0316 \$22,016 \$2,016 \$1,400,316 \$1,183,234 \$256,584,449 \$49,236,735 \$692,682,287 \$277,992,880
Investment property Orber intampble assets Total James AND PROVISION EXPENSES AND 919 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, ret Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities towards resolution committees and deposit insurance systems (Lichities and Causaraties) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at anivitate cost) (Financial assets at anivitate cost) (Impairment or (-) reversal of impairment off or investments in subsidiaries, joint ventures, and associates) (Impairment or (-) reversal of impairment off non-financial assets) (Proporty, plant and equipment) (Impairment or (-) reversal of impairment off non-financial assets) (Proporty, plant and equipment) (Intervitancial profit or investment or in	26,179,550 \$19,251,229 \$19,251,229 \$28me pertod of the control of	6,429,867 155,500,477 2 previous year 2,2021. Quarter (2,350,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (1,250,084) (1,250,084) (1,250,084) (1,250,084) (1,190,397) (1,791,199) (1,791,199) (11,2199) (11,2199) (11,2199) (11,2199) (12,23,397) (1,903,3	45,615,567 800,402,473 Current period 01.0: Cumulative (A573,679)	13.452.207. 283.391.442 3.931.442 3.931.442 3.931.442 3.931.442 3.931.42.202. Ounter (714.359) 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.97.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77	\$1,278 2 36,771,278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 (84,324,070) 4,460,055,399 1,598,267,912 (138,202,512) (138,202,512)	502 92.517 (92.016) 217,082 1,400,316 (1,180
Investment property Other intamples assets Total John Hamples assets Total John Hamples AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) losses, net Financial assets at at amortized cost (Provisions or (-) verersal of provisions) Liabilities towards resolution Liabilities towards resolution (Interpolation of the provisions) (Interpolation of the pro	26,179,550 \$19,251,229 \$19,251,229 \$28me pertod of the control of	6,429,857 6,429,857 9 previous year 12,2021. (2,550,064) (2,550,064) (2,550,064) (2,550,064) (2,550,064) (2,550,064) (3,550,064) (4,1553,354 (4,1553,354 (4,1553,354 (4,1553,354 (4,1553,354 (4,1553,354 (4,1553,354 (5,1553,3	45,615,567 800,402,473 Current period 01.0: Cumulative (A573,679)	13.452.207. 283.391.442 3.931.442 3.931.442 3.931.442 3.931.442 3.931.42.202. Ounter (714.359) 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.97.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77	\$1,278 2 36,771,278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 (84,324,070) 4,460,055,399 1,598,267,912 (138,202,512) (138,202,512)	502 92.517 (92.016) 217,082 1,400.316 (1,180.376 (1,180.376 (1,180.376 (1,180.373 (1,180
Investment property Other Intamples assets Total Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Povisions or (-) losses, net Financial assets at air value through other comprehensive income Financial assets at air value through profit or loss) (Cheter Povisions) (Cheter Povisions) (Cheter Povisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial asset) (Impairment or (-) reversal of impairment of investments in subadicates, joint ventures, and associates) (Impairment or (-) reversal of impairment of of investments in subadicates, joint ventures, and associates) (Impairment or (-) reversal of impairment of of investments in subadicates, joint ventures, and associates) (Investment property) (I	26,179,550 \$19,251,229 \$19,251,229 \$28me pertod of the control of	6,429,867 155,500,477 2 previous year 2,2021. Quarter (2,350,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (1,250,084) (1,250,084) (1,250,084) (1,250,084) (1,190,397) (1,791,199) (1,791,199) (11,2199) (11,2199) (11,2199) (11,2199) (12,23,397) (1,903,3	45,615,567 800,402,473 Current period 01.0: Cumulative (A573,679)	13.452.207. 283.391.442 3.931.442 3.931.442 3.931.442 3.931.442 3.931.42.202. Ounter (714.359) 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.97.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77	\$1,278 2 36,771,278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 (84,324,070) 4,460,055,399 1,598,267,912 (138,202,512) (138,202,512)	502 92.517 (92.016) 217,082 1,400.316 (1,180.376 (1,180.376 (1,180.376 (1,180.373 (1,180
Investment property Other intampble assets Total Jime/Imment Losses AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, ret Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Liabilities towards resolution committees and deposit insurance systems (Liabilities towards resolution committees and deposit insurance systems (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through other comprehensive income) (Financial assets at aniv rable of the other of the other of the other of the other	26,179,550 \$19,251,229 \$19,251,229 \$28me pertod of the control of	6,429,867 155,500,477 2 previous year 2,2021. Quarter (2,350,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (2,250,084) (1,250,084) (1,250,084) (1,250,084) (1,250,084) (1,190,397) (1,791,199) (1,791,199) (11,2199) (11,2199) (11,2199) (11,2199) (12,23,397) (1,903,3	45,615,567 800,402,473 Current period 01.0: Cumulative (A573,679)	13.452.207. 283.391.442 3.931.442 3.931.442 3.931.442 3.931.442 3.931.42.202. Ounter (714.359) 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.97.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77	\$1,278 2 36,771,278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 (84,324,070) 4,460,055,399 1,598,267,912 (138,202,512) (138,202,512)	502 92.517 (92.016) 217,082 1,400.316 (1,180.376 (1,180.376 (1,180.376 (1,180.373 (1,180
Investment property Other intamples assets Total James ADP 202 & ADP 202 & ADP 202 & ADP 202 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Inhapiment or (-) reversal of Impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value financial other comprehensive income) (Financial assets at fair value financial other comprehensive income) (Financial assets at fair value financial other comprehensive income) (Financial institutions Groodwill) (Other intample assets) (Other) Total Journal Deposits Allowance Credit institutions Gross Ioans Allowance Other financial institutions Gross Ioans Allowance Allowance Consist Ioans Allowance Credit parks Local state Cred	25,179,550 \$19,251,229 \$19,251,229 \$19,251,229 \$19,251,229 \$10,1-3,21,1 Cumulative (4,326,529) (4,236,529) (1,236,529) (1,236,529) (1,236,529) (1,236,529) (1,236,529) (1,236,529) (1,236,529) (1,236,541,233 (1,236,441,234 (1,236,441	6,429,867 6,429,867 185,590,477 9 previous year 2,2021. Quarter (2,350,064) (2,250,064) (2,250,064) (2,250,064) (2,250,064) (2,250,064) (3,40,561,204) (1,250,064)	45,615,567 800,402,473 Current period 01.0: Cumulative (A573,679)	13.452.207. 283.391.442 3.931.442 3.931.442 3.931.442 3.931.442 3.931.42.202. Ounter (714.359) 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.97.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77	36,771,278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 (84,324,070) 1,480,055,399 1,598,257,912 (138,202,514)	502 92.517 (92.016) 217,082 1,400,316 (1,180
Investment property Other intamples assets Total Jimparment Losses AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or () losses, net Financial assets at fair value through other comprehensive income Financial assets at fair value through provisions) (Labilities and Clasaratices) (Cher Provisions of () reversal of provisions) (Labilities and Clasaratices) (Cher Provisions of () reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Impairment or () reversal of impairment on financial assets that are not measured after value through profit or loss) (Impairment or () reversal of impairment of financial assets that are not measured at fair value through profit or loss) (Inpairment or () reversal of impairment of financial assets () remains a decipient of () reversal of impairment of () reversal of impairment of () reversal of impairment of of investments in subsidiaries, joint ventures, and associaties) ((Prospt.), plant and equipment) ((Investment property) ((Chocowill) (Other inangible assets) Total Jip LOANS AND ADVANCES AOP 023 Central banks Gross loans Allowance Government Gross loans Allowance Covernment Gross loans Allowance Operation Other financial institutions Gross loans Allowance Operation Other financial institutions Gross loans Allowance One of the complete of the plant	25,179,550 513,251,329 513,251,329 513,251,329 513,251,329 61,013,311 Cumulative (4,232,639) 62,262,189 63,407,709 63,522,189 64,407,709 65,582,460 61,791,199 (112,200) (17,791,199 (112,200) 65,593,648 51,202,441,533 1,326,441,541 1,326,441	6,429,867 6,429,867 155,500,477 155,500,477 155,500,477 155,500,047 12,2021. 2,2021. 2,2030,064 12,2350,064 12,2350,064 12,2350,064 149,543 11,41,885 15,423,334 141,584,305 11,791,189 112,199 27,214,597 27,313,410 (598,813) 122,214,597 175,068,173 1835,572,344 (66,484,172) 175,068,173 1835,572,344 (66,484,172) 173,233,733,341 (66,484,172) 173,233,733,341 (66,484,172) 173,233,733,341 (66,484,172) 173,233,353,572,344 (66,484,172) 173,233,353,572,344 (66,484,172) 173,233,353,572,344 (66,484,172) 173,233,353,572,344 (66,484,172) 175,068,263	45,615,567 800,402,473 Current period 01.0: Cumulative (A573,679)	13.452.207. 283.391.442 3.931.442 3.931.442 3.931.442 3.931.442 3.931.42.202. Ounter (714.359) 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.97.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77	36,771,278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 (84,324,070) 1,480,055,399 1,598,257,912 (138,202,514)	502 92.517 (92.016) 217,082 1,400,316 (1,180
Investment property Other Intarplibe assets Total Jimpalment LOSSES AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Interpretation of the provisions) (Impalment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Impalment or (-) reversal of impairment of information in committees and deposit insurance systems (Impalment or (-) reversal of impairment of information in committees and deposition in committees and assets at fair value through profit or loss) (Impalment or (-) reversal of impairment of information in committees and compression in committees and committees a	26,179,550 \$18,251,220 \$18,251,220 \$18,251,220 \$18,251,220 \$1,251,251 \$1,252,253 \$2,253,253 \$1,252,	6,429,857 6,429,857 9 previous year 12,2021. (2,350,064) (2,350,064) (2,350,064) (2,350,064) (2,350,064) (2,350,064) (3,405,43) (4,354,354) (4,364,354) (4,364,354) (4,364,354) (4,364,354) (4,364,354) (4,364,364) (4,364,364) (4,364,364) (5,464,172) (5,666,464,172) (770,066,173 (6,664,172) (770,066,173 (6,664,172) (770,066,173 (6,664,172) (770,066,173 (6,664,172) (770,066,173 (770,	45,615,567 800,402,473 Current period 01.0: Cumulative (A573,679)	13.452.207. 283.391.442 3.931.442 3.931.442 3.931.442 3.931.442 3.931.42.202. Ounter (714.359) 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.97.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77	36,771,278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 (84,324,070) 1,480,055,399 1,598,257,912 (138,202,514)	502 52.25.75 (92.016) 1.213,73.503 (53.73.503) 534,794,912
Investment property Other Intarplibe assets Total Jimenation pains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Idher Provisions) (Impairment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment of innexities income) (Impairment or (-) reversal of impairment of innexities income) (Impairment or (-) reversal of impairment of innexities in subsidiaries, joint ventures, and associates) (Impairment or (-) reversal of impairment of of investments in subsidiaries, joint ventures, and associates) (Impairment or (-) reversal of impairment of of investments in subsidiaries, joint ventures, and associates) (Impairment or (-) reversal of impairment of of investments in subsidiaries, joint ventures, and associates) (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures, and associates) (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures, and associates) (Interior interior inte	25,179,550 \$11,251,320 \$11,251,320 \$11,251,320 \$11,251,320 \$1,251,320 \$1,152,	6,429,867 6,429,867 18,509,477 18,509,477 18,509,477 19,709,081 19,709,744 19,7	45,615,567 800,402,473 Current period 01.0: Cumulative (A573,679)	13.452.207. 283.391.442 3.931.442 3.931.442 3.931.442 3.931.442 3.931.42.202. Ounter (714.359) 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.97.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77	36,771,278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 (84,324,070) 1,480,055,399 1,598,257,912 (138,202,514)	502 52.25.75 (92.016) 1.213,73.503 (53.73.503) 534,794,912
Investment properly JimPalment properly JimPalment LOSSES AND PROVISION EXPENSES AOP 019 & AOP 020 & AOP 021 & AOP 023 Modification gains or (-) losses, net Financial assets at fair value through other comprehensive income Financial assets at fair value through other comprehensive income Financial assets at amortized cost (Provisions or (-) reversal of provisions) Liabilities towards resolution committees and deposit insurance systems (Uther Provisions) (Uther Provisions) (Impalment or (-) reversal of impairment on financial assets that are not measured at fair value through profit or loss) (Financial assets at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets) (Financial institutions Gross loans Allowance Ober Intancial institutions Credit institutions Oross loans Allowance Central banks Coross loans Allowance Coross loans Allowance Other financial institutions Credit paints Allowance Central banks Cocal state Credit institutions Oross loans Allowance Cordinations Other financial institutions Credit call state Local state Local state	26,179,550 \$19,251,229 \$19,251,229 \$19,251,229 \$19,251,229 \$10,15,251,229 \$10,15,251,229 \$10,15,251,229 \$10,15,251,239 \$10,252,189 \$10,252,189 \$10,252,189 \$10,252,189 \$10,252,189 \$10,252,189 \$10,252,189 \$10,252,189 \$11,252,441,533 \$11,252,431,551 \$11,252,431,551 \$11,252,431,551 \$11,252,431,551 \$11,252,431,551 \$11,252,431,551 \$11,252,431,551 \$11,252,431,551	9,429,867 158,590,477 158,590,477 158,590,477 158,590,477 158,590,647 12,2021. Quarter (2,350,084) (2,050,084) (2,050,084) (2,050,084) (2,050,084) (4,051,450,450) (1,190,397) (1,791,189) (112,199) (112,199) (1,191,180) (112,199) (1,191,180) (1,19	45,615,567 800,402,473 Current period 01.0: Cumulative (A573,679)	13.452.207. 283.391.442 3.931.442 3.931.442 3.931.442 3.931.442 3.931.42.202. Ounter (714.359) 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.96 3.937.77.97.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77.97 3.937.77	36,771,278 37,055,552 (284,273) 4,928 5,167 (240) 1,184,963,424 (84,324,070) 1,480,055,399 1,598,257,912 (138,202,514)	502 52.25.75 (92.016) 1.213,73.503 (53.73.503) 534,794,912