

**CONSOLIDATED AND SEPARATE STATEMENT OF COMPREHENSIVE RESULT
(unaudited)**

For the 6 months ended 30 June 2024

	CONSOLIDATED		BANK	
	30 June 2024	30 June 2023	30 June 2024	30 June 2023
	MDL'000	MDL'000	MDL'000	MDL'000
Interest income on official reserve assets				
Interest income on short-term placements	311 655	460 531	311 655	460 531
Interest income on securities	1 619 680	1 087 377	1 619 680	1 087 377
	1 931 335	1 547 908	1 931 335	1 547 908
Interest income on instruments in national currency				
Interest income on loans and repo	2 684	3 984	2 628	3 976
Interest income on securities	370 753	444 822	369 731	442 632
Interest income on other deposits	-	1	-	-
	373 437	448 807	372 359	446 608
Interest income calculated using the effective interest method	2 304 772	1 996 715	2 303 694	1 994 516
Interest expenses in national currency				
Interest expenses on deposits	(460 997)	(1 285 996)	(460 997)	(1 285 996)
Interest expenses on transactions with securities and repo	(218 615)	(917 979)	(219 914)	(919 279)
	(679 612)	(2 203 975)	(680 911)	(2 205 275)
Interest expenses in foreign currency				
Interest expenses on borrowings	(21 148)	(22 735)	(21 148)	(22 735)
	(21 148)	(22 735)	(21 148)	(22 735)
Interest expenses	(700 760)	(2 226 710)	(702 059)	(2 228 010)
Other similar expenses	(229)	(277)	(147)	(151)
Net interest income/(expenses) and other similar expenses	1 603 783	(230 272)	1 601 488	(233 645)
Gains/(losses) from transactions, exchange rate differences and revaluation of precious metals	1 578 160	(2 698 172)	1 578 156	(2 698 202)
Losses from financial instruments measured at fair value through profit and loss	-	(15 929)	-	(15 929)
Losses from securities revaluation	(45 040)	(118 704)	(45 040)	(118 704)
Other income	35 351	29 127	31 702	26 108
Impairment losses on financial assets	(2 903)	(3 480)	(2 908)	(3 481)
Personnel expenses	(185 234)	(148 312)	(181 238)	(144 752)
Production of national currency	(23 221)	(134)	(23 221)	(134)
Depreciation and amortisation	(16 852)	(16 520)	(16 607)	(16 242)
Other operating expenses	(34 673)	(29 982)	(33 875)	(29 110)
NET PROFIT/(LOSS)	2 909 371	(3 232 378)	2 908 457	(3 234 091)
From Bank's activity	2 908 457	(3 234 091)	2 908 457	(3 234 091)
From subsidiary's activity	914	1 713	-	-

	CONSOLIDATED		BANK	
	30 June 2024	30 June 2023	30 June 2024	30 June 2023
	MDL'000	MDL'000	MDL'000	MDL'000
Other comprehensive income				
<i>Items that are or may be reclassified subsequently to profit or loss</i>				
Revaluation of foreign currency securities measured at fair value through other comprehensive income	(237 865)	(245 664)	(237 865)	(245 664)
Exchange rate differences from revaluation of foreign currency securities measured at fair value through other comprehensive income	(5 604)	1 148	(5 604)	1 148
Impairment losses on foreign currency securities measured at fair value through other comprehensive income	607	1 775	607	1 775
TOTAL COMPREHENSIVE RESULT FOR THE PERIOD	2 666 509	(3 475 119)	2 665 595	(3 476 832)
NET PROFIT/(LOSS):	2 909 371	(3 232 378)	2 908 457	(3 234 091)
- Attributable to Bank	2 909 356	(3 232 407)	2 908 457	(3 234 091)
- Attributable to non-controlling interests	15	29	-	-
TOTAL COMPREHENSIVE RESULT FOR THE PERIOD:	2 666 509	(3 475 119)	2 665 595	(3 476 832)
- Attributable to Bank	2 666 494	(3 475 148)	2 665 595	(3 476 832)
- Attributable to non-controlling interests	15	29	-	-
CALCULATION OF THE PROFIT AVAILABLE FOR DISTRIBUTION/(TOTAL LOSS)				
NET PROFIT/(LOSS) from Bank's activity	2 908 457	(3 234 091)	2 908 457	(3 234 091)
(Allocation)/coverage of unrealized (gains)/losses from revaluation of foreign currency stocks	(1 451 853)	2 713 317	(1 451 853)	2 713 317
Allocation of unrealized gains from revaluation of precious metals	(13 438)	(887)	(13 438)	(887)
PROFIT AVAILABLE FOR DISTRIBUTION/(TOTAL LOSS)*	1 443 166	(521 661)	1 443 166	(521 661)

*According to art. 20 of the Law on the National Bank of Moldova no. 548/1995 profit available for distribution/ total loss is determined and recorded at the end of the financial year, therefore profit available for distribution/ total loss in interim financial statements are provided for information purposes only.