



**CONSOLIDATED AND SEPARATE STATEMENT
OF COMPREHENSIVE RESULT**

(audited)

For the year ended 31 December 2022

	CONSOLIDATED		BANK	
	2022	2021	2022	2021
	MDL'000	MDL'000	MDL'000	MDL'000
Interest income on official reserve assets				
Interest income on short-term placements	375 587	19 328	375 587	19 328
Interest income on securities	545 090	155 351	545 090	155 351
	920 677	174 679	920 677	174 679
Interest income on instruments in national currency				
Interest income on loans and repo	274 580	2 700	273 485	2 700
Interest income on securities	835 509	731 764	832 356	730 479
Interest income on other deposits	7	-	-	-
	1 110 096	734 464	1 105 841	733 179
Interest income calculated using the effective interest method	2 030 773	909 143	2 026 518	907 858
Interest expenses in national currency				
Interest expenses on deposits	(2 370 648)	(216 324)	(2 370 648)	(216 324)
Interest expenses on transactions with securities and repo	(412 892)	(149 487)	(415 492)	(152 087)
	(2 783 540)	(365 811)	(2 786 140)	(368 411)
Interest expenses in foreign currency				
Interest expenses on borrowings	(26 142)	(17 141)	(26 142)	(17 141)
Negative interest expenses on short-term placements	(33 676)	(88 826)	(33 676)	(88 826)
	(59 818)	(105 967)	(59 818)	(105 967)
Interest expenses	(2 843 358)	(471 778)	(2 845 958)	(474 378)
Other similar expenses	(286)	(124)	(206)	(103)
Net interest (expenses)/income and other similar expenses	(812 871)	437 241	(819 646)	433 377
Gains from transactions, exchange rate differences and revaluation of precious metals	3 342 272	947 677	3 342 404	947 678
(Losses)/gains on financial instruments measured at fair value through profit or loss	(3 618)	1 414	(3 618)	1 414
(Losses)/gains from securities revaluation	(21 605)	2 544	(21 605)	2 544
Other income	78 800	87 328	72 653	81 809
Impairment losses on financial assets	(39 347)	(47 930)	(39 368)	(47 999)
Personnel expenses	(227 187)	(170 344)	(220 261)	(164 151)
Production of national currency	(27 528)	(114 581)	(27 528)	(114 581)
Depreciation and amortisation	(28 635)	(27 183)	(27 908)	(26 419)
Other operating expenses	(64 186)	(42 873)	(62 767)	(41 925)
Profit before tax	2 196 095	1 073 293	2 192 356	1 071 747
Income tax expense of subsidiary	(491)	(145)	-	-
NET PROFIT	2 195 604	1 073 148	2 192 356	1 071 747
From Bank's activity	2 192 356	1 071 747	2 192 356	1 071 747
From subsidiary's activity	3 248	1 401	-	-

Continued

	CONSOLIDATED		BANK	
	2022	2021	2022	2021
	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	(220 734)	(29 524)	(220 734)	(29 524)
Exchange rate differences from revaluation of foreign currency securities measured at fair value through other comprehensive income	610	1 040	610	1 040
Impairment losses on foreign currency securities measured at fair value through other comprehensive income	2 205	269	2 205	269
TOTAL COMPREHENSIVE RESULT FOR THE PERIOD	1 977 685	1 044 933	1 974 437	1 043 532
Attributable to the Bank	1 977 632	1 044 910	1 974 437	1 043 532
Attributable to non-controlling interests	53	23	-	-
CALCULATION OF THE (TOTAL LOSS)/PROFIT AVAILABLE FOR DISTRIBUTION				
NET PROFIT from Bank's activity	2 192 356	1 071 747	2 192 356	1 071 747
(Allocation) of unrealized (gains) from revaluation of foreign currency stocks	(2 686 551)	(778 389)	(2 686 551)	(778 389)
(Allocation) /covering of unrealized (gains)/ losses from revaluation of precious metals	(6 336)	910	(6 336)	910
(TOTAL LOSS)/PROFIT AVAILABLE FOR DISTRIBUTION	(500 531)	294 268	(500 531)	294 268