

MAIN FINANCIAL RESULTS – Q1 2023 – IFRS / LGAAP



		Actual IFRS Mar 2023	Actual GAAP Mar 2023
Profit & Loss (mln lcy)	Operating Income	1.636	2.131
	--Net Interest Income	1.289	1.256
	--Net fee and commission income	212	244
	--Trading / Forex	137	632 ¹
	Operating Costs	(765)	(772)
	Operating Margin	871	1.359
	Net Adjustment to Loans	497 ²	(60)
	Net Income	1.035	989
Balance Sheet (mln lcy)	Ending Volumes		
	Total assets	202.175	200.924
	Customer Loans (Gross)	53.048	53.003
	Customer deposits	169.695	169.695
Financial ratios (%)	Cost / Income	46,8%	36,2%
	NPL ratio	3,3%	2,5%
	NPL Coverage ratio	49,6%	48,6%
Operational KPIs	Total Customers ('000)	247	247
	Number of Employees (Ending)	719	719
	Number of Branches	35	35

1- LGAAP results were impacted by the positive effect of fair value adjustment for securities portfolio (realized gain (loss) impact ALL +0.5 bln).

2- IFRS results were impacted by the positive impact from the update of risk parameters for loans portfolio (ALL +0.4 bln).