

Main Financial Results - Q2 2023 - IFRS/ LGAAP



		Actual IFRS Jun 2023	Actual GAAP Jun 2023
Profit & Loss (mln lcy)	Operating Income	3.505	4.324
	--Net Interest Income	2.736	2.670
	--Net fee and commission income	494	560
	--Trading / Forex	278	1.098¹
	Operating Costs	(1.550)	(1.570)
	Operating Margin	1.955	2.754
	Net Adjustment to Loans	395²	(142)
	Net Income	1.607	1.965
Balance Sheet (mln lcy)	Ending Volumes		
	Total assets	197.901	196.657
	Customer Loans (Gross)	52.843	52.804
	Customer deposits	163.080	163.080
Financial ratios (%)	Cost / Income	44,2%	36,3%
	NPL ratio	3,3%	2,9%
	NPL Coverage ratio	52,6%	49,4%
Operational KPIs	Total Customers ('000)	248	248
	Number of Employees (Ending)	731	731
	Number of Branches	34	34

- 1- LGAAP results were impacted by the positive effect of fair value adjustment for securities portfolio (realized gain (loss) impact ALL +0.8 bln)
- 2- IFRS results were impacted by the positive impact from the update of risk parameters for loans portfolio (ALL +0.4 bln)