

# Main Financial Results - Q3 2023 - IFRS/ LGAAP



		Actual IFRS Sep 2023	Actual GAAP Sep 2023
<b>Profit &amp; Loss</b> (mln lcy)	<b>Operating Income</b>	<b>5,569</b>	<b>6,331</b>
	--Net Interest Income	<b>4,336</b>	<b>4,234</b>
	--Net fee and commission income	<b>754</b>	<b>856</b>
	--Trading / Forex	<b>485</b>	<b>1,247<sup>1</sup></b>
	<b>Operating Costs</b>	<b>(2,349)</b>	<b>(2,390)</b>
	<b>Operating Margin</b>	<b>3,220</b>	<b>3,941</b>
	Net Adjustment to Loans	<b>216<sup>2</sup></b>	<b>(330)</b>
	<b>Net Income</b>	<b>2,395</b>	<b>2,692</b>
<b>Balance Sheet</b> (mln lcy)	<b>Ending Volumes</b>		
	<b>Total assets</b>	<b>200,232</b>	<b>199,160</b>
	<b>Customer Loans (Gross)</b>	<b>53,612</b>	<b>53,574</b>
	<b>Customer deposits</b>	<b>166,435</b>	<b>166,435</b>
<b>Financial ratios</b> (%)	<b>Cost / Income</b>	<b>42.2%</b>	<b>37.8%</b>
	<b>NPL ratio</b>	<b>3.3%</b>	<b>2.7%</b>
	<b>NPL Coverage ratio</b>	<b>58.3%</b>	<b>62.6%</b>
<b>Operational KPIs</b>	<b>Total Customers ('000)</b>	<b>249</b>	<b>249</b>
	<b>Number of Employees (Ending)</b>	<b>719</b>	<b>719</b>
	<b>Number of Branches</b>	<b>34</b>	<b>34</b>

- 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)