

# MAIN FINANCIAL RESULTS – Q4 2022 - IFRS / LGAAP



		Actual IFRS Dec 2022	Actual GAAP Dec 2022
<b>Profit &amp; Loss</b> (mln lcy)	<b>Operating Income</b>	<b>5.299</b>	<b>4.039</b>
	--Net Interest Income	<b>3.714</b>	<b>3.580</b>
	--Net fee and commission income	<b>955</b>	<b>1.077</b>
	--Trading / Forex	<b>631</b>	<b>(614)<sup>1</sup></b>
	<b>Operating Costs</b>	<b>(2.968)</b>	<b>(3.044)</b>
	<b>Operating Margin</b>	<b>2.331</b>	<b>994</b>
	Net Adjustment to Loans	<b>(231)</b>	<b>126</b>
	<b>Net Income</b>	<b>1.290</b>	<b>99</b>
<b>Balance Sheet</b> (mln lcy)	<b>Ending Volumes</b>		
	<b>Total assets</b>	<b>198.751</b>	<b>197.601</b>
	<b>Customer Loans (Gross)</b>	<b>56.232</b>	<b>56.191</b>
	<b>Customer deposits</b>	<b>167.115</b>	<b>167.115</b>
<b>Financial ratios</b> (%)	<b>Cost / Income</b>	<b>56,0%</b>	<b>75,4%</b>
	<b>NPL ratio</b>	<b>3,0%</b>	<b>2,2%</b>
	<b>NPL Coverage ratio</b>	<b>52,3%</b>	<b>48,2%</b>
<b>Operational KPIs</b>	<b>Total Customers ('000)</b>	<b>248</b>	<b>248</b>
	<b>Number of Employees (Ending)</b>	<b>700</b>	<b>700</b>
	<b>Number of Branches</b>	<b>35</b>	<b>35</b>

1 - LGAAP results were highly impacted by the negative effect of fair value adjustment for securities portfolio (unrealized gain (loss) impact ALL -1.24 bln). Normalized "Net Income" excluding this event would be ALL 1.158 mln).