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#### STATEMENT OF THE BANK'S FINANCIAL POSITION AS AT 31-12-2022

#### I. <u>BALANCE SHEET</u>

XOFM

Advanced of the security of th		Grad	e	31/12/ 20	)22 31/12	/ 2021	
Cash and cash universeCash and cash universeCash and cash come bank loans - Loan to customers - Loans and advances to staft - Debt securities portfolio - Unpaid receivables from shareholders5Cash Sol 2,439,326 340,595Cash Sol 2,239,326 340,595Cash Sol 2,239,326 340,595Cash Sol 340,595Cash Sol 340,644Cash Sol 340,647Cash Sol 340,647 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
Adjustment accounts and other assets - Derivative abbilites - Derivative abbilites		4					
<ul> <li>Interbank loans</li> <li>Loans and advances to staft</li> <li>Det be securities portfolio</li> <li>Unpaid receivables from shareholders</li> <li>Equity participations</li> <li>Financial assets designated at fair value through profit or loss</li> <li>Financial assets designated at fair value through non-recicable other comprehensive income</li> <li>Adjustment accounts and other assets</li> <li>Corturals assets</li> <li>Other assets</li> <li>Other assets</li> <li>Other assets</li> <li>Interbank debts</li> <li>Other fiabilities</li> <li>Other fiabilities</li> <li>Other fiabilities</li> <li>Other fiabilities</li> <li>Other reserves</li> <li>Cortuals and other accurate labilities</li> <li>Other reserves</li> <li>Concurs and other accurate labilities</li> <li>Other reserves on capital</li> <li>Capital capital</li> <li>Capital</li> <li>Stare premium</li> <li>Reserves</li> <li>Reserves on capital</li> <li>Capital capital</li> <li>Capital</li> <li>Capital capital</li> <li>Capacapital</li> <li>Capital</li> <li>Capital capital<td>Cash and Cash</td><td></td><td></td><td></td><td>284,092</td><td></td><td>230,37</td></li></ul>	Cash and Cash				284,092		230,37
<ul> <li>Interbank loans</li> <li>Loans and advances to staft</li> <li>Det be securities portfolio</li> <li>Unpaid receivables from shareholders</li> <li>Equity participations</li> <li>Financial assets designated at fair value through profit or loss</li> <li>Financial assets designated at fair value through non-recicable other comprehensive income</li> <li>Adjustment accounts and other assets</li> <li>Corturals assets</li> <li>Other assets</li> <li>Other assets</li> <li>Other assets</li> <li>Interbank debts</li> <li>Other fiabilities</li> <li>Other fiabilities</li> <li>Other fiabilities</li> <li>Other fiabilities</li> <li>Other reserves</li> <li>Cortuals and other accurate labilities</li> <li>Other reserves</li> <li>Concurs and other accurate labilities</li> <li>Other reserves on capital</li> <li>Capital capital</li> <li>Capital</li> <li>Stare premium</li> <li>Reserves</li> <li>Reserves on capital</li> <li>Capital capital</li> <li>Capital</li> <li>Capital capital</li> <li>Capacapital</li> <li>Capital</li> <li>Capital capital<td>I cans and receivables at amortized cost</td><td>5</td><td></td><td></td><td>2 805 778</td><td></td><td>2 797 0<sup>,</sup></td></li></ul>	I cans and receivables at amortized cost	5			2 805 778		2 797 0 <sup>,</sup>
- Loans and advances to staff         18.77         15.71         15.71           - Obt securities portfolio         - Financial assets designated at fair value through profit or loss         - Financial assets designated at fair value through non-recvelable other comprehensive income         10.025         10.771           - Adjustment accounts and other assets         - Accruals assets         - B.8.067         - Accruals assets         - B.8.067         - B.9.067         - B.8.067 <td< td=""><td></td><td>Ŭ</td><td></td><td>238</td><td>2,000,110</td><td>10,412</td><td>2,101,0</td></td<>		Ŭ		238	2,000,110	10,412	2,101,0
- Debt securities portfolio - Unpaid receivables from shareholders340,595 5,448380,647 5,585Equity participations - Financial assets designated at fair value through non-recretable other comprehensive income610.025 136,41410.771 136,414127,390Adjustment accounts and other assets - Derivative assets - Other assets - Other assets - Other assets7115,521 94,084 11,5608,067 16,596 9,877115,521 94,084 11,5608,067 16,596 9,877Tangible assets - Other assets - Other assets - Other assets86,041 6,17 13,6076,11 13,607Non-current assets held for sale8153711 11 1,520Von-current assets held for sale93,362,279 6,14,5273,291,286 6,14,537Von-current assets held for sale92,151,146 1,162,27791,213,146 7,171 1,520,277Funds1092,205114,00 7,171 1,520,277Adjustments accounts and other liabilities - Accruals liabilities - Other debits1092,205Funds1092,205114,00 7,570Adjustment accounts and other liabilities - Other debits110306 15,400 14,4752,425,30 3,739Frontal assets designated of capital - Caliable capital - Caliab	- Loan to customers						
- Unpaid receivables from shareholders6,4486,585Equity participations- Financial assets designated at fair value through non- recyclable other comprehensive income10,02510,771- Financial assets designated at fair value through non- recyclable other comprehensive income79,084115,521115,507- Orivative assets- Accruals assets86,0416,1110,02510,084- Accruals assets86,0416,116,1110,08410,084- Accruals assets86,0416,116,116,11- Accruals assets8153711115,52710,844- Non-current assets held for sale810,08411,08,06711,08,067- Other debts- Other reserved by a security - Other debts3,262,2793,291,0863,292,075- Interbank debts - Other debts- Other liabilities1130615,40024,533- Other liabilities- Accruals fiabilities - Accruals fiabilities - Other liabilities1210,0069,182- Other liabilities - Other liabilities- Catalabic capital - Other liabilities - Cost related to defered release of capital - Catalabic capital - Catalabic capital - Cost related to defered release of capital - Catalabic capital - Cost related to development activities - Reserves of cash flow hedges - Other reserves - Reserves of							
Equity participations - Financial assets designated at fair value through non-recvetable other assets - Derivative assets - Other rapresented by a security - Other labilities - Other rapical - Cost related to development activities - Reserves of cash flow hedges - Other reserves - Reserves of cash flow hedges - Net income for the period - Data capital - Stance for the period - Cost related to development activities - Reserves of cash flow hedges - Net income for the period - Data capital - Stance for the period - Cost related armings - Reserves of cash flow hedges - Net income for the period - Cost related rearmings - Reserves of cash flow hedges - Net income for the period - Cost related armings - Reserves of cash flow hedges - Net income for the period - Cost related rearmings -							
<ul> <li>Financial assets designated at fair value through operation loss</li> <li>Financial assets designated at fair value through non-recvclable other comprehensive income</li> <li>Adjustment accounts and other assets</li> <li>Other assets</li> <li>Other</li></ul>	- Unpaid receivables from shareholders			6,448		6,585	
- Financial assets designated at fair value through non- revolable other comprehensive income       10,025       10,771         Adjustment accounts and other assets - Accruals assets - Other assets       136,414       127,390         Adjustment accounts and other assets - Accruals assets - Other assets       115,521       81,5507         Tangible assets - Accruals assets - Other assets       8       6,041       6,17         Inangible assets - Accruals assets       8       1537       11         Non-current assets held for sale       8       1537       11         Von-current assets held for sale       3       3,362,279       3,291,286         LABUITIES       31 December 2022 31 December 2022       3,291,286       1,103,650         LABUITIES       31 December 2022 31 December 2022       3,291,286         LABUITIES       31 December 2022 31 December 2022       3,291,286         LABUITIES       31 December 2022 31 December 202       3,291,286         LABUITIES       3,362,279       5,291,286         LABUITIES       3,362,279       5,291,286         LABUITIES       3,362,279       5,291,286         LABUITIES       3,362,279       5,291,286         LABUITIES       3,362,279       5,329,277         Other debts       10       92,305	Equity participations				146,440		138,10
- Financial assets designated at fair value through non-recvicable other comprehensive income136,414127,390Adjustment accounts and other assets - Octural assets7115,521115,507- Derivative assets - Other assets9,87710,8446,11Inspible assets86,0416,11Investment properties86,0416,11Interpart Assets8153711Interpart Assets8153711Non-current assets held for sale33,362,2793,291,286Interpart Adebts - Other debts - Other debts - Other tabilities31031 December 2022 31 December 202- Interbank debts - Other debts - Other tabilities - Cost related to defered release of capital - Cost related to defered release of capital - Cost related to defered release of capital - Reserves allocated to development activities - Reserves of cash flow hedges - Other reserves - Retained earnings - Ret		6					
non-recvctable other comprehensive income         136,414         127,390           Adjustment accounts and other assets         115,507         80,064         115,507           - Accruals assets         - Other assets         94,084         11,500         10,844           Tangible assets         - Other assets         8         6,041         6,17           nextment properties         8         6,041         6,17           ntangible assets         8         1537         11           Non-current assets held for sale         2         3,362,279         3,291,298           IABUIT IS         31 December 2022         31 December 2022         31 December 2022           IABUIT IS         31 December 2022         31 December 2022         31 December 2022           IABUIT IS         2,135,146         7,571         7,571         7,571           - Interbank debts         - Deth represented by a security         0         9         2,433         306         0         24,533           - Other debts         - Other debts         11         20,181         26,230         24,533         24,533         24,533         24,533         24,533         24,533         24,533         24,533         24,533         24,533         24,533         24,53				10,025		10,771	
Adjustment accounts and other assets - Derivative assets - Other assets - Interbank debts - Other debts - Other liabilities - Cost related to deferred release of capital - Reserves allocated to development activities - Reserves of cash flow hedges - Other resorves - Retained earnings -				136 /1/		127 300	
- Derivative assets - Other assets - Other assets - Other assets94,084 11,56088,067 11,56088,067 10,844Tangible assets- Other assets - Other assets86,0416,11Intangible assets86,0416,11Intangible assets8153711Non-current assets held for sale8153711Von-current assets held for sale32,2452,245ITAL ASSETS3,362,2793,291,286LABIL TIES31 December 202231 December 2022LABIL TIES31 December 202231 December 2022LABIL TIES31 December 202231 December 2025LABIL TIES31 December 202231 December 2022LABIL TIES30615,496- Interbank debts - Debt represented by a security - Other debts1092,305- Unds1092,305114,00Adjustments accounts and other liabilities - Accruals liabilities - Accruals liabilities - Callable capital - Callable capital - Callable capital - Callable capital - Callable capital - Cast related to defered release of capital - Cast related to defered release of capital - Reserves allocated to development activities - Reserves allocated to development activities<	non- recyclable other comprehensive income			130,414		127,330	
- Accruals assets       11,560       16,596         - Other assets       8       6,041       6,11         Intangible assets       8       6,041       6,11         Intangible assets       8       6,041       6,11         Non-current assets held for sale       8       1537       11         Von-current assets held for sale       3,362,279       3,291,286         Labilities       31 December 2022       21 December 2022       21 December 2022         Labilities       -       31 December 2022       21 December 2022       21 December 2022         Labilities       -       -       31 December 2022       21 December 2022         Labilities       -	Adjustment accounts and other assets	7			115,521		115,507
- Other assets9,87710,844Tangible assets86,0416,11Investment properties86,0416,11Intangible assets8153711Non-current assets held for sale8153711Non-current assets held for sale32,2452,2IABLITIES31 December 2022 XI December 202211 December 202211 December 2022LABLITIES31 December 2022 XI December 202211 December 202212 December 2022LABLITIES31 December 2022 XI December 202214 December 202212 December 2022LABLITIES31 December 202212 December 202214 December 2022LABLITIES31 December 202212 December 202214 December 2022LABLITIES1092,305114,00Adjustments accounts and other liabilities1092,305114,00- Other liabilities- Other liabilities024,533- Other liabilities- Other liabilities30624,533- Other liabilities- Other liabilities1120,1810- Capital- Capital- Callable capital1,103,650826,230- Capital- Callable capital- Subscribed capital1,103,650841,131- Callable capital- Reserves allocated to development activities76,05043,04539,664- Fair value reserves on cash flow hedges- Reserves of cash flow hedges26,05022,009559,57022,622- Reserves allocated to development activities <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>							
Rangible assets86,0416,11investment properties86270intangible assets8153711Non-current assets held for sale22,2452,2COTAL ASSETS3,362,2793,291,28631LABILITIES3120,230512LABILITIES02,135,1467,571- Interbank debts-1092,305114,00- Debt represented by a security-024,533- Other debts1092,305114,00- Accurals liabilities-3060- Other liabilities-3060- Other liabilities-3060- Other liabilities-24,5333,739- Other liabilities-113060- Callable capital-24,5333,739- Callable capital260,8881,103,650- Callable capital260,230 Callable capital26,230 Callable capital2,6222,622- Callable capital26,623 Callable capital26,623- Subscribed capital26,623- Callable capital Callable capital Callable capital Callable capital							
Fangible assets6,0416,041investment properties8627intangible assets81537intangible assets81537intangible assets81537Von-current assets held for sale82,245COTAL ASSETS3,362,2793,291,266LABILITIES31 December 202231 December 2022LABILITIES31 December 202231 December 2022LABILITIES31 December 202231 December 2022LABILITIES92,135,1467,571- Interbank debts97,1717,571- Debt represented by a security97,1717,571- Other debts1092,305114,00- Derivative liabilities1092,305114,00- Derivative liabilities306024,533- Other liabilities306024,533- Other liabilities306024,533- Other liabilities30615,40024,533- Other liabilities30611,00,069,182Cotalial- Callable capital11,03,650826,230- Callable capital- Callable capital11,03,650826,230- Callable capital- Callable capital76,05076,050- Reserves of cash flow hedges76,05076,05076,050- Reserves of cash flow hedges262626- Retained amings- Retained amings26,02298- Retained amings- Retained amings <t< td=""><td>- Other assets</td><td></td><td></td><td>9,877</td><td></td><td>10,844</td><td></td></t<>	- Other assets			9,877		10,844	
nvestment properties86276Intangible assets8153711Non-current assets held for sale8153711Non-current assets held for sale3,362,2793,221,286COTAL ASSETS3,362,2793,221,286Labilities3,162,2793,221,286Labilities-1120,181- Interbank debts92,135,1467,571- Interbank debts-2,135,1467,571- Other debts1092,305114,00Funds-1092,305114,00Adjustments accounts and other liabilities - Accruals liabilities3060- Other liabilities-2,157,6382,340,23- Cother liabilities-2,257,6382,340,23- Callable capital - Cost related to deferred nelease of capital - Cost related to development activities - Reserves allocated to development activities - Reserves of cash flow hedges - Other reserves76,05076,050- Reserves of cash flow hedges - Other reserves34,50422,514- Reserves of cash flow hedges - Other reserves2626	Tangible assets		0		6.041		6,17
ntangible assets held for sale Non-current assets held for sale assets held for sale assets held for sale arings Non-current assets held for sale and the prevent activities Non-current assets held for sale and the prevent activities Non-current assets held for sale and the prevent activities Non-current assets held for sale and the prevent activities Non-current assets held for sale to development activities Non-current assets held for sale and the prevent activities Non-current assets held for sale and the prevent activities Non-current assets held for sale and the prevent activities Non-current assets held for sale an					·		·
Non-current assets held for sale         8         2,245         2,21           TOTAL ASSETS         3,362,279         3,291,286           Labilities         31 December 202         21 December 202           Labilities at amortized cost         9         2,135,146         7,571           - Interbank debts         - Detropresented by a security         7,171         1,562,479         641,852           - Other debts         - Detropresented by a security         10         92,305         114,00           - Adjustments accounts and other liabilities         - Accruals liabilities         - Accruals liabilities         24,533           - Other liabilities         - Other liabilities         - Accruals liabilities         24,533           - Other liabilities         - Other liabilities         2,623         - 2,862,30           - Other liabilities         - Cast related to deferred release of capital         - 1,103,650         - 826,230           - Unpaid Capital         - Cast related to development activities         - Fair value reserves on equity assets         - Reserves allocated to development activities         - 76,050         48,045         39,664           - Retained aemings         - Retained aemings         - 28,570         531,745         - 756           - Retained aemings         - Retained aemings	Investment properties	8	8		627		6
Non-current assets held for sale2,2452,2TOTAL ASSETS3,362,2793,291,286LABUITTES31 December 2022 31 December 2022Labuitters2,135,1467,571- Debt represented by a security - Other debts2,135,1467,571- Debt represented by a security - Other debts1092,305114,00Adjustments accounts and other liabilities - Accruals liabilities - Other liabilities - Accruals liabilities - Other liabilities - Other liabilities - Other liabilities1120,181 3060Adjustments accounts and other liabilities - Other liabilities - Other liabilities - Cottar liabilities1120,181 3060Provisions112,257,6382,340,23TOTAL Liabilities - Caliable capital - Cast related to deferred release of capital - Cast related to deferred release of capital - Cast related to deferred release of capital - Reserves on cash flow hedges - Other reserves - Reserves of cash flow hedges - Other reserves - Retained earning - Remeasurements of defined benefit liability - Net income for the period76,050TOTAL Shareholders' equity131,104,647951,0	Intangible assets	8	B		1537		115
Non-current assets held for sale2,2452,2TOTAL ASSETS3,362,2793,291,286LABUITTES31 December 2022 31 December 2022Labuitters2,135,1467,571- Debt represented by a security - Other debts2,135,1467,571- Debt represented by a security - Other debts1092,305114,00Adjustments accounts and other liabilities - Accruals liabilities - Other liabilities - Accruals liabilities - Other liabilities - Other liabilities - Other liabilities1120,181 3060Adjustments accounts and other liabilities - Other liabilities - Other liabilities - Cottar liabilities1120,181 3060Provisions112,257,6382,340,23TOTAL Liabilities - Caliable capital - Cast related to deferred release of capital - Cast related to deferred release of capital - Cast related to deferred release of capital - Reserves on cash flow hedges - Other reserves - Reserves of cash flow hedges - Other reserves - Retained earning - Remeasurements of defined benefit liability - Net income for the period76,050TOTAL Shareholders' equity131,104,647951,0							
TOTAL ASSETS3,362,2793,291,286LABILITES31 December 202231 December 202231 December 2022Labilities at amortized cost-92,135,1462,188,701- Interbank debts-0 Debt represented by a security7,1711,562,4791,539,277- Other debts-565,496641,852144,00Adjustments accounts and other liabilities-092,305114,00- Derivative liabilities-20,18128,2- Other liabilities-24,5333,739- Other liabilities-2,257,6382,340,23- Other liabilities-2,257,6382,340,23- Other liabilities-260,8881,247,9- Callable capital-260,8881,26,230- Callable capital-260,8881,26,230- Callable capital Cost related to deferred release of capital Reserves-Reserves on equity assets Retained earning26,250- Retained earning-26,25126- Retained earning-26,259,700531,745- Retained earning-26,82230,824- Rother earning26- Retained earning26- Retained earning Retained earning Retained earning Retain		8	8				
<b>31 December 2022</b> LABILITIES31 December 2022Labilities at amortized cost9- Interbank debts- Interbank debts- Debt represented by a security7,171- Other debts7,571Funds10Adjustments accounts and other liabilities- Derivative liabilities- Derivative liabilities- Accruals liabilities- Other liabilities- Other liabilities- Other liabilities- Other liabilities- Other liabilities- Callable capital- Callable capital- Callable capital- Callable capital- Callable capital- Callable capital- Cost related to deferred release of capital- Reserves- Reserves of cash flow hedges- Other reserves- Retained earnings- Retained earnings <td>Non-current assets held for sale</td> <td></td> <td></td> <td></td> <td>2,245</td> <td></td> <td>2,24</td>	Non-current assets held for sale				2,245		2,24
<b>31 December 2022</b> LABILITIES31 December 2022Labilities at amortized cost9- Interbank debts- Interbank debts- Debt represented by a security7,171- Other debts7,571Funds10Adjustments accounts and other liabilities- Derivative liabilities- Derivative liabilities- Accruals liabilities- Other liabilities- Other liabilities- Other liabilities- Other liabilities- Other liabilities- Callable capital- Callable capital- Callable capital- Callable capital- Callable capital- Callable capital- Cost related to deferred release of capital- Reserves- Reserves of cash flow hedges- Other reserves- Retained earnings- Retained earnings <td>TOTAL ASSETS</td> <td></td> <td></td> <td></td> <td>3.362.279</td> <td>3</td> <td>.291.286</td>	TOTAL ASSETS				3.362.279	3	.291.286
Interbank debts - Detriverives propenented by a security - Other debts2,135,146 1,152,2479 565,4962,188,700 7,571 1,552,2479 565,496Funds1092,305114,01 1,539,277 641,852Adjustments accounts and other liabilities - Derivative liabilities - Other liabilities - Callable capital - Callable capital - Callable capital - Callable capital - Cost related to deferred release of capital - Cost related to development activities - Fair value reserves on equity assets - Reserves allocated to development activities - Reserves of cash flow hedges - Other reserves - Retained earnings - Retained	LIABILITIES			31			
<ul> <li>Interbank debts         <ul> <li>Debt represented by a security</li> <li>Other debts</li> </ul> </li> <li>Tother debts         <ul> <li>Other debts</li> <li>Other debts</li> </ul> </li> <li>Funds         <ul> <li>Other debts</li> <li>Other debts</li> </ul> </li> <li>Tother debts         <ul> <li>Other debts</li> <li>Other debts</li> <li>Other debts</li> </ul> </li> <li>Subscribed capital             <ul> <li>Callable capital</li> <li>Cast related to deferred release of capital</li> <li>Cost related to deferred release of capital</li> <li>Cost related to deferred release of capital</li> <li>Cost related to deferred release of capital</li> <li>Cast related to deterred release of capital</li> <li>Stare premium</li> <li>Reserves</li> <li>Reserves allocated to development activities</li> <li>Fair value reserves</li> <li>Reserves of cash flow hedges</li> <li>Cother reserves</li> <li>Retained earnings</li> <li>Remeasurements of defined benefit liability</li> <li>Net income for the period</li> <li>Cast related earnings</li> <li>Remeasurements of defined benefit li</li></ul></li></ul>	Liabilities at amortized cost	9			2 135 146		2 188 700
- Debt represented by a security - Other debts1,582,479 565,4961,539,277 641,852Funds1092,305114,00Adjustments accounts and other liabilities - Derivative liabilities - Other liabilities1120,181 306 306 4,47528,2 306 30,6 24,533 3,739Provisions1210,0069,182 2,257,6389,182 2,257,638Provisions1210,0069,182 2,257,638Capital - Callable capital - Callable capital - Cost related to deferred release of capital - Cost related to deferred release of capital - Cost related to development activities - Reserves - Reserves allocated to development activities - Reserves of cash flow hedges - Retained earnings - Retained earnings - Retained earnings - Retained earnings - Remeasurements of defined benefit liability - Net in come for the period131,104,641951,000	- Interbank debts			7 171	2,133,140		2,100,700
Other debts565,496641,852Funds1092,305114,01Adjustments accounts and other liabilities - Derivative liabilities - Other liabilities - Other liabilities - Other liabilities - Other liabilities1120,181 306 (15,400) 4,47526,533 3,739Provisions1210,0069,182 2,257,6382,340,23 2,340,23Capital - Callable capital - Callable capital - Cost related to deferred release of capital - Cost related to deferred release of capital - Cost related to deferred release of capital - Fair value reserves on equity assets - Reserves of cash flow hedges - Other reserves - Retained earnings - Remeasurements of defined benefit liability - Net income for the period131,104,641951,000TOTAL Shareholders' equity131,104,641951,000							
Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities - Other liabilities - Other liabilities - Other liabilities1120,181 306 15,400 4,47528,2 0 0 24,533 3,739Provisions1210,0069,182 2,257,6389,182 2,257,6382,340,23 2,340,23Capital - Callable capital - Callable capital - Callable capital - Cost related to deferred release of capital - Cost related to deferred release of capital - Reserves260,888 2,2457,63824,73 2,340,23Reserves - Reserves allocated to development activities - Fair value reserves on equity assets - Reserves of cash flow hedges - Other reserves - Retained earnings - Remeasurements of defined benefit liability - Net income for the period20,181 24,533 3,73928,2 24,533 3,739TOTAL Shareholders' equity131,104,641951,0				1,002,479		1,539,277	,
Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities - Other liabilities - Other liabilities - Other liabilities1120,181 306 15,400 4,47528,2 0 0 24,533 3,739Provisions1210,0069,182 2,257,6389,182 2,257,6382,340,23 2,340,23Capital - Callable capital - Callable capital - Callable capital - Cost related to deferred release of capital - Cost related to deferred release of capital - Reserves260,888 2,2457,63824,73 2,340,23Reserves - Reserves allocated to development activities - Fair value reserves on equity assets - Reserves of cash flow hedges - Other reserves - Retained earnings - Remeasurements of defined benefit liability - Net income for the period20,181 24,533 3,73928,2 24,533 3,739TOTAL Shareholders' equity131,104,641951,0	- Other debts						
· Derivative liabilities · Accruals liabilities · Other liabilities306 15,400 4,4750Provisions1210,0069,182Provisions1210,0069,182Capital · Callable capital · Callable capital · Cost related to deferred release of capital · Cost related to deferred release of capital · Cost related to deferred release of capital · Cost related to development activities · Reserves1210,0069,182Reserves · Reserves allocated to development activities · Reserves · Retained eamings · Retained eamings · Retained eamings · Net income for the period131,103,650 · 826,230 · 15,956 · 5772,6222,6222,622 · 2,6222,6222,6222,655 · 34,504 · 22,5142626Share premium2,650 · 76,05039,664· Reserves of cash flow hedges · Retained eamings · Net income for the period34,504 · 23,68222,514 · 238 · 30,824		10		565,496	02 205		
· Derivative liabilities · Accruals liabilities · Other liabilities306 15,400 4,4750Provisions1210,0069,182Provisions1210,0069,182Capital · Callable capital · Callable capital · Cost related to deferred release of capital · Cost related to deferred release of capital · Cost related to deferred release of capital · Cost related to development activities · Reserves1210,0069,182Reserves · Reserves allocated to development activities · Reserves · Retained eamings · Retained eamings · Retained eamings · Net income for the period131,103,650 · 826,230 · 15,956 · 5772,6222,6222,622 · 2,6222,6222,6222,655 · 34,504 · 22,5142626Share premium2,650 · 76,05039,664· Reserves of cash flow hedges · Retained eamings · Net income for the period34,504 · 23,68222,514 · 238 · 30,824		10		565,496	92,305		
- Other liabilities4,4753,739Provisions1210,0069,182TOTAL Liabilities2,257,6382,340,23Capital- Subscribed capital2,257,6382,247,9- Callable capital- Callable capital1,103,6501,103,650- Cost related to deferred release of capital1,103,650-826,230-826,230- Cost related to deferred release of capital-577-5102,009- Share premium2,6222,6222,622Reserves- Reserves allocated to development activities841,13170,50- Fair value reserves on equity assets - Reserves - Other reserves - Retained earnings - Retained earnings - Remeasurements of defined benefit liability - Net income for the period131,104,647951,4	- Other debts Funds Adjustments accounts and other liabilities	_		565,496			114,08 28,27
Provisions1210,0069,182TOTAL Liabilities2,257,6382,340,23Capital - Subscribed capital - Callable capital - Callable capital - Cost related to deferred release of capital - Cost related to deferred release of capital - Cost related to development activities - Fair value reserves on equity assets - Reserves of cash flow hedges - Other reserves 	Funds Adjustments accounts and other liabilities	_		565,496			114,08
Provisions10,0069,182TOTAL Liabilities2,257,6382,340,23Capital - Callable capital - Unpaid Capital - Cost related to deferred release of capital1,103,650 	Funds Adjustments accounts and other liabilities - Derivative liabilities	_		565,496 306		641,852 0	114,08
TOTAL Liabilities2,257,6382,340,233Capital- Subscribed capital - Callable capital - Unpaid Capital - Cost related to deferred release of capital1,103,650 -826,230 -5771,103,650 -826,230 -5101,103,650 -826,230 -29,009 -577826,230 -29,009 -510Share premiumCast related to deferred release of capital1,03,650 	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities	_		565,496 306 15,400		641,852 0 24,533	114,08
Capital260,888247,9- Subscribed capital- Callable capital1,103,650-826,230- Cost related to deferred release of capital- 15,956-29,009- Cost related to deferred release of capital- 76,050-29,009Share premium2,6222,622Reserves- Reserves allocated to development activities- 841,131- Fair value reserves on equity assets- 86,05039,664- Reserves of cash flow hedges- 0ther reserves- 26,050- Retained earnings- 84,04539,664- Retained earnings- 26,520-29,010- Remeasurements of defined benefit liability- 756- 298- Net income for the period131,104,641951,000	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities	11		565,496 306 15,400	20,181	641,852 0 24,533	114,08 28,27
<ul> <li>Subscribed capital         <ul> <li>Callable capital</li> <li>Callable capital</li> <li>Unpaid Capital</li> <li>Cost related to deferred release of capital</li> </ul> </li> <li>Share premium         <ul> <li>Reserves</li> <li>Reserves allocated to development activities</li> <li>Fair value reserves on equity assets</li> <li>Reserves of cash flow hedges</li> <li>Other reserves</li> <li>Retained earnings</li> <li>Remeasurements of defined benefit liability</li> <li>Net income for the period</li> </ul> </li> <li>TOTAL Shareholders' equity</li> <li>13</li> <li>1,103,650</li> <li>-826,230</li> <li>-826,230</li> <li>-826,230</li> <li>-826,230</li> <li>-15,956</li> <li>-29,009</li> <li>-577</li> <li>-510</li> <li>-576</li> <li>-298</li> <li>-208</li> <li< td=""><td>Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities</td><td>11</td><td></td><td>565,496 306 15,400</td><td>20,181</td><td>641,852 0 24,533</td><td>114,08</td></li<></ul>	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities	11		565,496 306 15,400	20,181	641,852 0 24,533	114,08
<ul> <li>Subscribed capital         <ul> <li>Callable capital</li> <li>Callable capital</li> <li>Unpaid Capital</li> <li>Cost related to deferred release of capital</li> </ul> </li> <li>Share premium         <ul> <li>Reserves</li> <li>Reserves allocated to development activities</li> <li>Fair value reserves on equity assets</li> <li>Reserves of cash flow hedges</li> <li>Other reserves</li> <li>Retained earnings</li> <li>Remeasurements of defined benefit liability</li> <li>Net income for the period</li> </ul> </li> <li>TOTAL Shareholders' equity</li> <li>13</li> <li>1,103,650</li> <li>-826,230</li> <li>-826,230</li> <li>-826,230</li> <li>-826,230</li> <li>-15,956</li> <li>-29,009</li> <li>-577</li> <li>-510</li> <li>-576</li> <li>-298</li> <li>-208</li> <li< td=""><td>Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities</td><td>11</td><td></td><td>565,496 306 15,400</td><td>20,181</td><td>641,852 0 24,533 3,739</td><td>114,08 28,27 9,182</td></li<></ul>	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities	11		565,496 306 15,400	20,181	641,852 0 24,533 3,739	114,08 28,27 9,182
- Unpaid Capital - Cost related to deferred release of capital-15,956 -577-29,009 -510Share premium2,6222,622Reserves841,131700,57- Reserves allocated to development activities - Fair value reserves on equity assets - Reserves of cash flow hedges - Other reserves - Retained earnings - Remeasurements of defined benefit liability - Net income for the period-15,956 -577-29,009 -510TOTAL Shareholders' equity131,104,641951,000	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions <b>TOTAL Liabilities</b>	11		565,496 306 15,400	20,181 10,006 2,257,638	641,852 0 24,533 3,739	114,08 28,27 9,182 2,340,237
- Cost related to deferred release of capital Share premium Reserves - Reserves allocated to development activities - Fair value reserves on equity assets - Reserves of cash flow hedges - Other reserves - Retained earnings - Remeasurements of defined benefit liability - Net income for the period TOTAL Shareholders' equity - Cost related to deferred release of capital -577 -510 -577 -570 -577 -570 -570 -570 -577 -570 -576 -298 -30,824 -577 -576 -298 -30,824 -559,570 -756 -298 -30,824 -756 -756 -298 -30,824 -756 -298 -1,104,641 -577 -510	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital	11		565,496 306 15,400 4,475	20,181 10,006 2,257,638	641,852 0 24,533 3,739	114,08 28,27 9,182 2,340,237 247,90
Share premium2,6222,622Reserves- Reserves allocated to development activities841,131700,50- Fair value reserves on equity assets76,05076,05076,050- Fair value reserves of cash flow hedges34,50422,514- Other reserves262626- Retained earnings26559,570531,745- Remeasurements of defined benefit liability-756-29830,824- TOTAL Shareholders' equity131,104,641951,0	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital	11		565,496 306 15,400 4,475 1,103,650	20,181 10,006 2,257,638	641,852 0 24,533 3,739 1,103,650	114,08 28,27 9,182 2,340,237 247,90
Reserves841,131700,5- Reserves allocated to development activities76,05076,050- Fair value reserves on equity assets48,04539,664- Reserves of cash flow hedges34,50422,514- Other reserves2626- Retained earnings559,570531,745- Remeasurements of defined benefit liability-756-298- Net income for the period131,104,641951,0	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Unpaid Capital - Unpaid Capital	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956	20,181 10,006 2,257,638	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009	114,08 28,27 9,182 2,340,237 247,90
- Reserves allocated to development activities76,05076,050- Fair value reserves on equity assets48,04539,664- Reserves of cash flow hedges34,50422,514- Other reserves2626- Retained earnings559,570531,745- Remeasurements of defined benefit liability-756-298- Net income for the period131,104,641951,0	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Unpaid Capital - Unpaid Capital	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956	20,181 10,006 2,257,638	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009	114,08 28,27 9,182 2,340,237 247,90
- Reserves allocated to development activities76,05076,050- Fair value reserves on equity assets48,04539,664- Reserves of cash flow hedges34,50422,514- Other reserves2626- Retained earnings559,570531,745- Remeasurements of defined benefit liability-756-298- Net income for the period131,104,641951,0	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Unpaid Capital - Cost related to deferred release of capital	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956	20,181 10,006 2,257,638 260,888	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009	114,08 28,27 9,182 2,340,233 247,90
<ul> <li>Fair value reserves on equity assets</li> <li>Reserves of cash flow hedges</li> <li>Other reserves</li> <li>Retained earnings</li> <li>Remeasurements of defined benefit liability</li> <li>Net income for the period</li> <li>A solution of the period</li> <li></li></ul>	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Unpaid Capital - Cost related to deferred release of capital Share premium	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956	20,181 10,006 2,257,638 260,888 2,622	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009	114,08 28,27 9,182 2,340,233 247,90 2,622
- Pail value reserves of cash flow hedges34,50422,514- Other reserves2626- Retained earnings559,570531,745- Remeasurements of defined benefit liability-756-298- Net income for the period123,68230,824TOTAL Shareholders' equity131,104,641951,0	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Callable capital - Cost related to deferred release of capital Share premium Reserves	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956 -577	20,181 10,006 2,257,638 260,888 2,622	0 24,533 3,739 1,103,650 -826,230 -29,009 -510	114,08 28,27 9,182 2,340,233 247,90 2,622
- Other reserves2626- Retained earnings559,570531,745- Remeasurements of defined benefit liability-756-298- Net income for the period123,68230,824TOTAL Shareholders' equity131,104,641951,0	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Callable capital - Cost related to deferred release of capital Share premium Reserves - Reserves allocated to development activities	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956 -577 76,050	20,181 10,006 2,257,638 260,888 2,622	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009 -510 76,050	114,08 28,27 9,182 <i>2,340,23</i> 247,90
- Retained earnings559,570531,745- Remeasurements of defined benefit liability-756-298- Net income for the period123,68230,824TOTAL Shareholders' equity131,104,641951,0	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Callable capital - Cost related to deferred release of capital Share premium Reserves - Reserves allocated to development activities - Fair value reserves on equity assets	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956 -577 76,050 48,045	20,181 10,006 2,257,638 260,888 2,622	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009 -510 76,050 39,664	114,08 28,27 9,182 2,340,233 247,90 2,622
- Remeasurements of defined benefit liability - Net income for the period-756 123,682-298 30,824TOTAL Shareholders' equity131,104,641951,0000	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Callable capital - Cost related to deferred release of capital Share premium Reserves - Reserves allocated to development activities - Fair value reserves on equity assets - Reserves of cash flow hedges	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956 -577 76,050 48,045 34,504	20,181 10,006 2,257,638 260,888 2,622	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009 -510 76,050 39,664 22,514	114,08 28,27 9,182 2,340,233 247,90 2,622
- Net income for the period         123,682         30,824           TOTAL Shareholders' equity         13         1,104,641         951,0	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Callable capital - Cost related to deferred release of capital Share premium Reserves - Reserves allocated to development activities - Fair value reserves on equity assets - Reserves of cash flow hedges - Other reserves	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956 -577 76,050 48,045 34,504 26	20,181 10,006 2,257,638 260,888 2,622	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009 -510 76,050 39,664 22,514 26	114,08 28,27 9,182 2,340,233 247,90 2,622
TOTAL Shareholders' equity 13 1,104,641 951,0	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Callable capital - Unpaid Capital - Cost related to deferred release of capital Share premium Reserves - Reserves allocated to development activities - Fair value reserves on equity assets - Reserves - Retained earnings	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956 -577 76,050 48,045 34,504 26 559,570	20,181 10,006 2,257,638 260,888 2,622	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009 -510 76,050 39,664 22,514 26 531,745	114,08 28,2 9,182 <i>2,340,23</i> 247,9 2,622
	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Callable capital - Cost related to deferred release of capital Share premium Reserves - Reserves allocated to development activities - Fair value reserves on equity assets - Reserves of cash flow hedges - Other reserves - Retained earnings - Remeasurements of defined benefit liability	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956 -577 76,050 48,045 34,504 26 559,570 -756	20,181 10,006 2,257,638 260,888 2,622	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009 -510 76,050 39,664 22,514 26 531,745 -298	114,08 28,2 9,182 <i>2,340,23</i> 247,9 2,622
	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Callable capital - Cost related to deferred release of capital Share premium Reserves - Reserves allocated to development activities - Fair value reserves on equity assets - Reserves of cash flow hedges - Other reserves - Retained earnings - Remeasurements of defined benefit liability	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956 -577 76,050 48,045 34,504 26 559,570 -756	20,181 10,006 2,257,638 260,888 2,622	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009 -510 76,050 39,664 22,514 26 531,745 -298	114,08 28,2 9,182 <i>2,340,23</i> 247,9 2,622
TOTAL LIABILITIES and SHAREHOLDERS' EQUITY 3,362,279 3,291,286	Funds Adjustments accounts and other liabilities - Derivative liabilities - Accruals liabilities - Accruals liabilities - Other liabilities Provisions TOTAL Liabilities Capital - Subscribed capital - Callable capital - Callable capital - Cost related to deferred release of capital Share premium Reserves - Reserves allocated to development activities - Fair value reserves on equity assets - Reserves of cash flow hedges - Other reserves - Retained earnings - Remeasurements of defined benefit liability	11		565,496 306 15,400 4,475 1,103,650 -826,230 -15,956 -577 76,050 48,045 34,504 26 559,570 -756	20,181 10,006 2,257,638 260,888 2,622 841,131	641,852 0 24,533 3,739 1,103,650 -826,230 -29,009 -510 76,050 39,664 22,514 26 531,745 -298 30,824	114,08 28,2 9,182 <i>2,340,23</i> 247,9

ANNEX 11

XOFM

### 1/2

## II. <u>COMPREHENSIVE INCOME STATEMENT</u>

Income statement			31/12/2021	31/12/ 2020
Interest and related income			149,621	145,904
Interests and related charges			-76,993	-85,744
Subtotal (Margin on Interests)			72,627	60,160
Commissions (income)			3,741	3,101
Commissions (charges)			-6580	-1,111
Subtotal (Margin on interests and commissions)		14	69,789	62,150
Exchange gains (a)			8,083	30,047
Exchange losses (b)			-65,046	-107,822
Gains/losses on asset hedges ( c )			76,257	97,761
Net exchange gains/losses (a+b+c)		15	19,294	19,986
Subtotal			89,082	82,136
Gains/ losses on financial assets designated at fair value th	nrough profit and loss		550	112
Dividends received		16	3,419	3,390
Net banking income			93,051	85,638
Cost of risk		17	-28,829	-30,092
Allocations from member States			3,200	3,200
Other operating income			90,316	461
Expenses related to development activities		15	-1321	-1370
- A	taff costs mortizations ther operating costs		-32,698 -18,988 -1,257 -12,453	-26,960 -16,935 -1,230 -8,795
Other operating expenses			-35	-52
Other net operating income		18	59,461	24,721
Net income for the period		19	123,682	30,824
Items that may be reclassified subsequently to profit of Cash flow hedges Items that will not be reclassified to profit or loss (b) Equity participations at FVOCI - net change in fair value Remeasurements of defined benefit liability	r loss (a)		<b>11,990</b> 11,990 <b>7,934</b> 8,381 -447	<b>2,090</b> 2,090 <b>4,504</b> 5439 -935
Other comprehensive income for the period (a+b)			19,924	6,595
Total comprehensive income			143,606	37,419

# ANNEXE 11 2/2