

**CONSOLIDATED AND SEPARATE STATEMENT  
OF COMPREHENSIVE RESULT**

**(audited)**

**For the year ended 31 December 2023**

	CONSOLIDATED		BANK	
	2023	2022	2023	2022
	MDL'000	MDL'000	MDL'000	MDL'000
<b>Interest income on official reserve assets</b>				
Interest income on short-term placements	863 080	375 587	863 080	375 587
Interest income on securities	2 514 827	545 090	2 514 827	545 090
	<b>3 377 907</b>	<b>920 677</b>	<b>3 377 907</b>	<b>920 677</b>
<b>Interest income on instruments in national currency</b>				
Interest income on loans and repo	5 068	274 580	5 059	273 485
Interest income on securities	831 778	835 509	827 980	832 356
Interest income on other deposits	2	7	-	-
	<b>836 848</b>	<b>1 110 096</b>	<b>833 039</b>	<b>1 105 841</b>
<b>Interest income calculated using the effective interest method</b>	<b>4 214 755</b>	<b>2 030 773</b>	<b>4 210 946</b>	<b>2 026 518</b>
<b>Interest expenses in national currency</b>				
Interest expenses on deposits	(1 799 368)	(2 370 648)	(1 799 368)	(2 370 648)
Interest expenses on transactions with securities and repo	(1 181 823)	(412 892)	(1 184 423)	(415 492)
	<b>(2 981 191)</b>	<b>(2 783 540)</b>	<b>(2 983 791)</b>	<b>(2 786 140)</b>
<b>Interest expenses in foreign currency</b>				
Interest expenses on borrowings	(46 543)	(26 142)	(46 543)	(26 142)
Negative interest expenses on short-term placements	(6)	(33 676)	(6)	(33 676)
	<b>(46 549)</b>	<b>(59 818)</b>	<b>(46 549)</b>	<b>(59 818)</b>
<b>Interest expenses</b>	<b>(3 027 740)</b>	<b>(2 843 358)</b>	<b>(3 030 340)</b>	<b>(2 845 958)</b>
Other similar expenses	(569)	(286)	(340)	(206)
<b>Net interest income/ (expenses) and other similar expenses</b>	<b>1 186 446</b>	<b>(812 871)</b>	<b>1 180 266</b>	<b>(819 646)</b>
(Losses)/gains from transactions, exchange rate differences and revaluation of precious metals	(5 932 348)	3 342 272	(5 932 412)	3 342 404
Losses on financial instruments measured at fair value through profit or loss	(15 929)	(3 618)	(15 929)	(3 618)
Losses from securities revaluation	(146 451)	(21 605)	(146 451)	(21 605)
Other income	111 190	78 800	105 455	72 653
Impairment gains/(losses) on financial assets	34 823	(39 347)	34 822	(39 368)
Personnel expenses	(330 333)	(227 187)	(321 587)	(220 261)
Production of national currency	(21 678)	(27 528)	(21 678)	(27 528)
Depreciation and amortisation	(34 402)	(28 635)	(33 854)	(27 908)
Other operating expenses	(65 759)	(64 186)	(64 556)	(62 767)
<b>(Loss)/profit before tax</b>	<b>(5 214 441)</b>	<b>2 196 095</b>	<b>(5 215 924)</b>	<b>2 192 356</b>
Income tax expense of subsidiary	(196)	(491)	-	-
<b>NET (LOSS)/PROFIT</b>	<b>(5 214 637)</b>	<b>2 195 604</b>	<b>(5 215 924)</b>	<b>2 192 356</b>
From Bank's activity	(5 215 924)	2 192 356	(5 215 924)	2 192 356
From subsidiary's activity	1 287	3 248	-	-

	CONSOLIDATED		BANK	
	2023	2022	2023	2022
	MDL'000	MDL'000	MDL'000	MDL'000
<b>Other comprehensive income</b>				
<i>Items that are or may be reclassified subsequently to profit or loss</i>				
Revaluation of foreign currency securities measured at fair value through other comprehensive income	225 262	(220 734)	225 262	(220 734)
Exchange rate differences from revaluation of foreign currency securities measured at fair value through other comprehensive income	15 114	610	15 114	610
Impairment losses on foreign currency securities measured at fair value through other comprehensive income	3 464	2 205	3 464	2 205
<b>TOTAL COMPREHENSIVE RESULT FOR THE PERIOD</b>	<b>(4 970 797)</b>	<b>1 977 685</b>	<b>(4 972 084)</b>	<b>1 974 437</b>
<b>NET (LOSS)/PROFIT attributable to:</b>	<b>(5 214 637)</b>	<b>2 195 604</b>	<b>(5 215 924)</b>	<b>2 192 356</b>
- Bank	(5 214 659)	2 195 551	(5 215 924)	2 192 356
- non-controlling interests	22	53	-	-
<b>TOTAL COMPREHENSIVE RESULT FOR THE PERIOD attributable to:</b>	<b>(4 970 797)</b>	<b>1 977 685</b>	<b>(4 972 084)</b>	<b>1 974 437</b>
- Bank	(4 970 819)	1 977 632	(4 972 084)	1 974 437
- non-controlling interests	22	53	-	-
<b>CALCULATION OF THE PROFIT AVAILABLE FOR DISTRIBUTION/ (TOTAL LOSS)</b>				
<b>NET (LOSS)/PROFIT from Bank's activity</b>	<b>(5 215 924)</b>	<b>2 192 356</b>	<b>(5 215 924)</b>	<b>2 192 356</b>
Coverage/(allocation) of unrealized losses/(gains) from revaluation of foreign currency stocks	5 493 557	(2 686 551)	5 493 557	(2 686 551)
Allocation of unrealized gains from revaluation of precious metals	(3 221)	(6 336)	(3 221)	(6 336)
<b>PROFIT AVAILABLE FOR DISTRIBUTION/ (TOTAL LOSS)</b>	<b>274 412</b>	<b>(500 531)</b>	<b>274 412</b>	<b>(500 531)</b>