

**CONSOLIDATED AND SEPARATE STATEMENT OF COMPREHENSIVE RESULT
(unaudited)**

For the 6 months ended 30 June 2023

	CONSOLIDATED		BANK	
	30 June 2023	30 June 2022	30 June 2023	30 June 2022
	MDL'000	MDL'000	MDL'000	MDL'000
Interest income on official reserve assets				
Interest income on short-term placements	460 531	55 995	460 531	55 995
Interest income on securities	1 087 377	104 596	1 087 377	104 596
	1 547 908	160 591	1 547 908	160 591
Interest income on instruments in national currency				
Interest income on loans and repo	3 984	127 294	3 976	126 736
Interest income on securities	444 822	401 735	442 632	400 772
Interest income on other deposits	1	3	-	-
	448 807	529 032	446 608	527 508
Interest income calculated using the effective interest method	1 996 715	689 623	1 994 516	688 099
Interest expenses in national currency				
Interest expenses on deposits	(1 285 996)	(653 277)	(1 285 996)	(653 277)
Interest expenses on transactions with securities and repo	(917 979)	(132 499)	(919 279)	(133 749)
	(2 203 975)	(785 776)	(2 205 275)	(787 026)
Interest expenses in foreign currency				
Interest expenses on borrowings	(22 735)	(8 680)	(22 735)	(8 680)
Negative interest expenses on short-term placements	-	(29 024)	-	(29 024)
	(22 735)	(37 704)	(22 735)	(37 704)
Interest expenses	(2 226 710)	(823 480)	(2 228 010)	(824 730)
Other similar expenses	(277)	(122)	(151)	(113)
Net interest expenses and other similar expenses	(230 272)	(133 979)	(233 645)	(136 744)
(Losses)/gains from transactions, exchange rate differences and revaluation of precious metals	(2 698 172)	3 047 996	(2 698 202)	3 048 009
(Losses)/gains from financial instruments measured at fair value through profit and loss	(15 929)	679	(15 929)	679
Other income	29 127	34 560	26 108	30 985
Losses from securities revaluation	(118 704)	(9 348)	(118 704)	(9 348)
Impairment losses on financial assets	(3 480)	(37 905)	(3 481)	(37 918)
Personnel expenses	(148 312)	(103 739)	(144 752)	(100 697)
Production of national currency	(134)	(15 695)	(134)	(15 695)
Depreciation and amortisation	(16 520)	(13 855)	(16 242)	(13 469)
Other operating expenses	(29 982)	(32 962)	(29 110)	(32 355)
(Loss)/Profit before tax	(3 232 378)	2 735 752	(3 234 091)	2 733 447
Income tax (expense)/ benefit of subsidiary	-	-	-	-
NET (LOSS)/PROFIT	(3 232 378)	2 735 752	(3 234 091)	2 733 447
From Bank's activity	(3 234 091)	2 733 447	(3 234 091)	2 733 447
From subsidiary's activity	1 713	2 305	-	-

(Continued)

	CONSOLIDATED		BANK	
	30 June 2023	30 June 2022	30 June 2023	30 June 2022
	MDL'000	MDL'000	MDL'000	MDL'000
Other comprehensive income				
<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	(245 664)	(185 597)	(245 664)	(185 597)
Exchange rate differences from revaluation of foreign currency securities measured at fair value through other comprehensive income	1 148	(7 089)	1 148	(7 089)
Impairment losses on foreign currency securities measured at fair value through other comprehensive income	1 775	288	1 775	288
TOTAL COMPREHENSIVE RESULT FOR THE PERIOD	(3 475 119)	2 543 354	(3 476 832)	2 541 049
Attributable to Bank	(3 475 148)	2 543 316	(3 476 832)	2 541 049
Attributable to non-controlling interests	29	38	-	-
CALCULATION OF THE (TOTAL LOSS)/ PROFIT AVAILABLE FOR DISTRUBUTION				
NET (LOSS)/ PROFIT from Bank's activity	(3 234 091)	2 733 447	(3 234 091)	2 733 447
Covering/ (allocation) of unrealized losses/ (gains) from revaluation of foreign currency stocks	2 713 317	(2 749 903)	2 713 317	(2 749 903)
Allocation of unrealized gains from revaluation of precious metals	(887)	(7 290)	(887)	(7 290)
TOTAL LOSS *	(521 661)	(23 746)	(521 661)	(23 746)

*According to art. 20 of the Law on the National Bank of Moldova no. 548/1995 the total loss/ profit available for distribution is determined and recorded at the end of the financial year, therefore total loss/profit available for distribution in interim financial statements are provided for information purposes only.