

CONSOLIDATED BALANCE SHEET

Assets	9/30/2022	12/31/2021
10. Cash and cash equivalents	1,259,010	1,674,568
20. Financial assets measured at fair value through profit or loss	1,969,305	1,728,765
a) financial assets held for trading	490,959	168,649
b) financial assets measured at fair value	255,366	275,467
c) other financial assets mandatorily measured at fair value	1,222,980	1,284,648
30. Financial assets measured at fair value through other comprehensive income	8,530,258	7,850,471
40. Financial assets measured at amortized cost	154,029,403	159,230,200
a) due from banks	3,655,897	10,185,851
b) loans to customers	150,373,506	149,044,349
50. Hedging derivatives	2,124,027	42,960
60. Value adjustments of financial assets hedged generically (+/-)	(902,897)	63,660
70. Equity investments	222,046	128,524
90. Property, plant and equipment	2,576,728	2,646,457
100. Intangible assets	157,577	174,127
- goodwill	21,212	21,212
110. Tax assetS	1,869,373	1,901,863
a) current	349,339	468,304
b) deferred	1,520,035	1,433,559
120. Non-current assets and disposal groups held for sale	9,760	219,563
130. Other assets	4,678,032	3,324,223
Total assets	176,522,621	178,985,382

CONSOLIDATED BALANCE SHEET

Liabilities and shareholders' equity	9/30/2022	12/31/2021
10. Financial liabilities measured at amortized cost	158,113,346	163,327,888
a) due to banks	31,391,118	34,585,361
b) due to customers	116,840,930	117,436,048
c) securities issued	9,881,298	11,306,480
20. Financial liabilities held for trading	462,828	129,475
30. Financial liabilities measured at fair value	(0)	256
40. Hedging derivatives	284,210	495,268
50. Value adjustments of financial liabilities hedged generically (+/-)	(725)	(187)
60. Tax liabilities	75,834	44,173
a) current	52,333	8,124
b) deferred	23,501	36,049
70. Liabilities associated with assets held for sale	(0)	182,098
80. Other liabilities	5,303,036	3,315,339
90. Employee termination benefits	235,549	277,528
100. Provisions for risks and charges	530,179	518,641
a) commitments and guarantees issued	288,295	293,183
c) other provisions for risk and charges	241,884	225,458
120. Valuation reserves	(256,975)	218,665
140. Equity instruments	30,139	30,139
150. Reserves	9,151,799	8,735,189
160. Share premium reserves	150,138	148,345
170. Share capital	2,291,474	2,302,817
180. Treasury shares (-)	(1,333,355)	(1,263,218)
190. Non-controlling interests (+/-)	31,235	66,201
200. Net profit (loss) for the period (+/-)	1,453,908	456,765
Total liabilities and shareholders' equity	176,522,621	178,985,382

CONSOLIDATED INCOME STATEMENT

	9/30/2022	9/30/2021
10. Interest and similar income	2,847,039	2,337,188
of which: interest income calculated using effective interest rate method	2,954,300	2,244,415
20. Interest and similar expense	(276,620)	(301,278)
30. Net interest income	2,570,419	2,035,910
40. Fee and commission income	1,148,588	1,107,675
50. Fee and commission expense	(164,867)	(106,694)
60. Net fee and commission income (expense)	983,721	1,000,981
70. Dividends and similar income	22,819	12,607
80. Net gain (loss) on trading activities	34,226	15,175
90. Net gain (loss) on hedging activities	1,691	13,894
100. Net gain (loss) on the disposal or repurchase of:	148,766	341,283
a) financial assets measured at amortized cost	144,207	279,299
b) financial assets measured at fair value through other comprehensive income	4,016	62,529
c) financial liabilities	543	(545)
110. Net gain (loss) of other financial assets and liabilities measured at fair value through profit or loss	(60,114)	4,834
a) financial assets and liabilities measured at fair value	(15,317)	(3,572)
b) other financial assets mandatorily measured at fair value	(44,797)	8,406
120. Gross income	3,701,529	3,424,684
130. Net losses/recoveries for credit risk in respect of:	(316,046)	(696,054)
a) financial assets measured at amortized cost	(314,769)	(692,967)
b) financial assets measured at fair value through other comprehensive income	(1,277)	(3,087)
140. Gains/losses from contractual modifications without derecognition	(2,167)	(1,143)
150. Net income (loss) from financial operations	3,383,316	2,727,487
180. Net income (loss) from financial and insurance operations	3,383,316	2,727,487
190. Administrative expenses:	(2,231,943)	(2,216,947)
a) personnel expenses	(1,284,536)	(1,254,476)
b) other administrative expenses	(947,408)	(962,471)
200. Net provisions for risks and charges	(15,696)	(61,342)
a) commitments and guarantees issued	(2,195)	(55,264)
b) other net provisions	(13,501)	(6,077)
210. Net adjustments of property, plant and equipment	(140,208)	(138,569)
220. Net adjustments of intangible assets	(32,053)	(30,293)
230. Other operating expenses/income	223,478	233,552
240. Operating costs	(2,196,423)	(2,213,598)
250. Profit (loss) from equity investments	(1,510)	18,876
260. Net gain (loss) from valuation at fair value of property, plant and equipment and intangible assets	(6,092)	(7,915)
270. Goodwill impairment	-	-
280. Profit (loss) from disposal of investments	(665)	366
290. Profit (loss) before tax on continuing operations	1,178,626	525,217
300. Income tax expense from continuing operations	(157,262)	(58,569)
310. Profit (loss) after tax on continuing operations	1,021,363	466,648
320. Profit (loss) after tax on discontinued operations	440,338	504
330. Net profit (loss) for the period	1,461,701	467,152
340. Net profit (loss) for the period – non-controlling interests	(7,793)	(6,421)
350. Net profit (loss) for the period – shareholders of the Parent Company	1,453,908	460,731