I. BALANCE SHEET XOFM

ASSETS			Grade	31/12/2024	31/12/2023
	L.,				440.540
Cash and cash e	quivalents		4	515 905	419 516
Loan and receiva	ables at an	nortized cost	5	3 068 111	2 821 820
	-	Interbank loans		4 299	4 299
	-	Loan to customers		2 372 600	2 461 992
	-	Loans and advance to staff		23 977	22 136
	-	Debt securities portfolio		632 471	327 631
	-	Unpaid receivables from shareholders		5 075	5 761
Equity participat			6	157 661	159 176
	-	Financial assets designated at fair value through profit or loss		10 625	10 181
	-	Financial assets designated at fair value through non-recyclable other comprehensive income		147 036	149 615
A divistment sees	unto and	other exects	7	130 214	E0 000
Adjustment acco	ounts and o	Derivative assets	1	108 895	<b>59 898</b>
	-	Accrual assets		9 458	4 3 3 8
	_	Other assets		11 860	11 879
	<del>                                     </del>	Curor assets	<del>                                     </del>	11 000	11 07 9
Tangible assets	<u>I</u>		8	6 966	6 411
Tarigible assets			-	0 300	0411
Investment prop	erties		8	605	579
Intangible assets	<u> </u>		8	1 305	1 292
intangible assets	, 		-	1 303	1 232
Non-current asse	ets held fo	r sale	8	12 711	12 711
TOTAL ASSETS				3 893 477	3 482 022
TOTAL ASSETS				3 093 477	3 402 022
LIABILITIES			Grade	31/12/2024	31/12/2023
Liabilities at amo	rtized cos	ts	9	2 482 092	2 190 865
	-	Interbank debts		7 913	7 171
	-	Debt represented by a security		1 573 354	1 562 479
		Debt represented by a security Other debts		1 573 354 772 090	1 562 479 565 496
		Debt represented by a security		1 573 354	1 562 479
Funde		Debt represented by a security Other debts	10	1 573 354 772 090 128 736	1 562 479 565 496 0
Funds Adjustments acc	-	Debt represented by a security Other debts Subordinated debts	10	1 573 354 772 090 128 736 105 291	1 562 479 565 496 0 79 638
Funds Adjustments acc	- counts and	Debt represented by a security Other debts Subordinated debts  other liabilities	10	1 573 354 772 090 128 736 105 291 43 319	1 562 479 565 496 0 <b>79 638</b> 22 913
	-	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities		1 573 354 772 090 128 736 105 291 43 319 3 366	1 562 479 565 496 0 <b>79 638</b> 22 913 306
	- counts and	Debt represented by a security Other debts Subordinated debts  other liabilities		1 573 354 772 090 128 736 105 291 43 319 3 366 24 351	1 562 479 565 496 0 <b>79 638</b> 22 913 306 15 400
	- counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities		1 573 354 772 090 128 736 105 291 43 319 3 366	1 562 479 565 496 0 <b>79 638</b> 22 913 306
	- counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities		1 573 354 772 090 128 736 105 291 43 319 3 366 24 351	1 562 479 565 496 0 <b>79 638</b> 22 913 306 15 400 4 475
Adjustments acc	counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938
Adjustments acc	counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938
Provisions  TOTAL Liabilities	counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354
Adjustments acc	counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938
Provisions  TOTAL Liabilities	counts and	Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities Other liabilities	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170
Provisions  TOTAL Liabilities	ounts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities Other liabilities  Subscribed capital Callable capital Unpaid capital	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170 -274 818
Provisions  TOTAL Liabilities	counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities Other liabilities Subscribed capital Callable capital	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170
Provisions  TOTAL Liabilities  Capital	counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities Other liabilities  Subscribed capital Callable capital Unpaid capital	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475  11 938 2 305 354  326 102 1 511 000 -892 170 -274 818 -17 911
Provisions  TOTAL Liabilities	counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities Other liabilities  Subscribed capital Callable capital Unpaid capital	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475  11 938 2 305 354  326 102 1 511 000 -892 170 -274 818 -17 911
Provisions  TOTAL Liabilities  Capital  Shares premium	counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities Other liabilities  Subscribed capital Callable capital Unpaid capital	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170 -274 818 -17 911 2 622
Provisions  TOTAL Liabilities  Capital	counts and	Other debts Subordinated debts  Other liabilities Derivative liabilities Accrual liabilities Other liabilities  Other liabilities  Cother liabilities  Subscribed capital Callable capital Unpaid capital Cost related to deferred release of capital	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281 2 622	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170 -274 818 -17 911 2 622
Provisions  TOTAL Liabilities  Capital  Shares premium	counts and	Other debts Subordinated debts  Other liabilities Derivative liabilities Accrual liabilities Other liabilities Other liabilities  Cother liabilities  Subscribed capital Callable capital Unpaid capital Cost related to deferred release of capital  Reserves allocated to development activities	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281 2 622 853 198	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170 -274 818 -17 911 2 622 847 945 76 050
Provisions  TOTAL Liabilities  Capital  Shares premium	counts and	Other debts Subordinated debts  Other liabilities Derivative liabilities Accrual liabilities Other liabilities Other liabilities  Other liabilities  Other liabilities  Callable capital Unpaid capital Cost related to deferred release of capital  Reserves allocated to development activities Fair value reserves on equity assets	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281 2 622 853 198 76 050 50 284	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170 -274 818 -17 911 2 622 847 945 76 050 48 045
Provisions  TOTAL Liabilities  Capital  Shares premium	counts and	Other debts Subordinated debts  Other liabilities Derivative liabilities Accrual liabilities Other liabilities Other liabilities  Other liabilities  Other liabilities  Subscribed capital Callable capital Unpaid capital Cost related to deferred release of capital  Reserves allocated to development activities Fair value reserves on equity assets Reserves of cash flow hedges	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281 2 622 853 198	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170 -274 818 -17 911 2 622 847 945 76 050
Provisions  TOTAL Liabilities  Capital  Shares premium	counts and	Other debts Subordinated debts  Other liabilities Derivative liabilities Accrual liabilities Other liabilities Other liabilities  Other liabilities  Subscribed capital Callable capital Unpaid capital Cost related to deferred release of capital  Reserves allocated to development activities Fair value reserves on equity assets Reserves of cash flow hedges Other reserves	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281 2 622 853 198 76 050 50 284 -17 580 26	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170 -274 818 -17 911 2 622 847 945 76 050 48 045 34 504 26
Provisions  TOTAL Liabilities  Capital  Shares premium	counts and	Other debts Subordinated debts  Other liabilities Derivative liabilities Accrual liabilities Other liabilities Other liabilities  Other liabilities  Other liabilities  Subscribed capital Callable capital Unpaid capital Cost related to deferred release of capital  Reserves allocated to development activities Fair value reserves on equity assets Reserves of cash flow hedges	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281 2 622 853 198 76 050 50 284 -17 580	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170 -274 818 -17 911 2 622 847 945 76 050 48 045 34 504
Provisions  TOTAL Liabilities  Capital  Shares premium		Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities Other liabilities Other liabilities  Subscribed capital Callable capital Unpaid capital Cost related to deferred release of capital  Reserves allocated to development activities Fair value reserves on equity assets Reserves of cash flow hedges Other reserves Retained earnings	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281 2 622 853 198 76 050 50 284 -17 580 26 706 554	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354  326 102 1 511 000 -892 170 -274 818 -17 911 2 622 847 945 76 050 48 045 34 504 26 677 492
Provisions  TOTAL Liabilities  Capital  Shares premium  Reserves		Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities Other liabilities Other liabilities  Subscribed capital Callable capital Unpaid capital Cost related to deferred release of capital  Reserves allocated to development activities Fair value reserves on equity assets Reserves of cash flow hedges Other reserves Retained earnings Remeasurement of defined benefit liability Net income for the period	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281 2 622 853 198 76 050 50 284 -17 580 26 706 554 -1 538 39 402	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475  11 938  2 305 354  326 102 1 511 000 -892 170 -274 818 -17 911  2 622  847 945 76 050 48 045 34 504 26 677 492 -1 321 36 453
Provisions  TOTAL Liabilities  Capital  Shares premium		Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities Other liabilities Other liabilities  Subscribed capital Callable capital Unpaid capital Cost related to deferred release of capital  Reserves allocated to development activities Fair value reserves on equity assets Reserves of cash flow hedges Other reserves Retained earnings Remeasurement of defined benefit liability Net income for the period	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281 2 622 853 198 76 050 50 284 -17 580 26 706 554 -1 538	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475  11 938  2 305 354  326 102 1 511 000 -892 170 -274 818 -17 911  2 622  847 945 76 050 48 045 34 504 26 677 492 -1 321 36 453
Provisions  TOTAL Liabilities  Capital  Shares premium  Reserves	counts and	Debt represented by a security Other debts Subordinated debts  other liabilities Derivative liabilities Accrual liabilities Other liabilities Other liabilities  Subscribed capital Callable capital Unpaid capital Cost related to deferred release of capital  Reserves allocated to development activities Fair value reserves on equity assets Reserves of cash flow hedges Other reserves Retained earnings Remeasurement of defined benefit liability Net income for the period	11	1 573 354 772 090 128 736 105 291 43 319 3 366 24 351 15 601 13 185 2 643 887 393 770 1 525 750 -892 170 -230 529 -9 281 2 622 853 198 76 050 50 284 -17 580 26 706 554 -1 538 39 402	1 562 479 565 496 0 79 638 22 913 306 15 400 4 475 11 938 2 305 354 326 102 1 511 000 -892 170 -274 818 -17 911 2 622 847 945 76 050 48 045 34 504 26 677 492 -1 321 36 453

II.

Income statement		Grade	31/12/	2024	31/12/2023
Interest and related income				102 111	167 722
Interest and related income				183 144	107 722
Interest and related charges				-93 534	-78 448
Cubtatala (Mayain an internat)				00.640	00.074
Subtotals (Margin on interest)				89 610	89 274
Commission (income)				8213	4 397
				2252	
Commissions (charges)				- 3059	-4 991
Subtotals (Margin on interests and commission)		14		94 763	88 860
Exchange gains (a)				316	45 380
Exchanges losses (b)				-68 726	-8 537
Gains/ losses on assets hedges (c)				-20 174	-20 174
Net exchange gains/losses (a+b+c)		15		15 599	16 669
Subtotal				110 362	105 349
Gains/ losses on financial assets designated at fair	 value through profit and			443	156
losses					100
Dividends as about		40		4.070	5 500
Dividends received		16		4 079	5 528
Net banking income				114 885	111 033
Cost of risk		17		-37 234	-39 327
Allocation from member countries				3 200	3 200
Other operating income				169	638
Expenses related to development activities		15		-2 152	-1 556
General operating expenses	- Staff costs		-23 888	-39 440	-37 510 -21 763
	<ul><li>Staff costs</li><li>Amortizations</li></ul>		-23 666 -1 358		-21 763 -1 339
	- Others		-14 194		-14 408
Others				07	0.4
Other operative expenses				-27	-24
Other net operative income		18		-38 249	-35 253
N. C.		40		20.400	00.450
Net income for period	Illegible	19		39 402	36 453
Item maybe reclassified subsequently to profit or	Illegible			-18 672	-33 412
loss (a)			40.6==		00.440
Cash flow hedges  Items that will not be reclassified to profit or loss			-18 672	-8 085	-33 412 9 532
(b)		<u>l</u>			
Equity participation at FVOCI- net change value			-7 868		10 107
Remeasurement of defined benefit liability			-216		-576
Other comprehensive income for the period (a+b)				-26 757	-23 880
Total comprehensive income			12 645	12 573	