

Name of the Bank: **SPARKASSE BANK AD SKOPJE**

Address, headquarter and phone number: **Vasil Iljoski br 14, Skopje**

Unique tax number: **4030993261735**

CONSOLIDATED INCOME STATEMENT
for the period from 01.01.till 31.12.2023

No.	Position	Tag for AOP			Amount	
					Current year	Previous year
1	2	3			4	5
1.	Interest income	0	0	1	3.497.650.667	2.468.018.856
2.	Interest expense	0	0	2	918.379.661	488.811.928
3.	Fee and commission income	0	0	3	1.208.609.704	1.072.954.054
4.	Fee and commission expense	0	0	4	517.492.990	429.882.654
5.	Income from investments in associates, subsidiaries and joint ventures	0	0	5	53.870.909	49707546,64
6.	Net profit from transactions with securities	0	0	6	0	0
7.	Net loss from transactions with securities	0	0	7	0	0
8.	Net income from foreign exchange differences	0	0	8	346.774.144	364.616.301
9.	Net loss from foreign exchange differences	0	0	9	0	0
10.	Other income from operations	0	1	0	74.636.240	86.694.605
11.	Personnel expenses (012+013+014)	0	1	1	763.117.341	681.933.088
11a.	Salaries	0	1	2	400.742.792	365.558.130
11b.	Compulsory contributions for social and health insurance	0	1	3	209.895.171	191.959.079
11c.	Other employee benefits	0	1	4	152.479.378	124.415.879
12.	Amortisation of intangible assets and depreciation of tangible assets	0	1	5	181.128.418	153.206.163
13.	Impairment of intangible assets and tangible assets	0	1	6	20.522.212	19.035.809
14.	Impairment, special reserve and provisions (018+019+020)	0	1	7	344.648.187	465.819.006
14a.	Impairment of on-balance sheet receivables	0	1	8	334.179.093	454.424.138
14b.	Impairment of off-balance sheet loan exposure	0	1	9	942.553	4.033.730
14c.	Other provisions	0	2	0	9.526.541	7.361.138
15.	Expenses from investments in associates, subsidiaries and joint ventures	0	2	1	0	0
16.	Other expense from operations	0	2	2	774.255.508	625.113.887
17.	Profit from operations (001+003+005+006+008+010)-(002+004+007+009+011+015+016+017+021+022)	0	2	3	1.661.997.347	1.178.188.828
18.	Loss from operations (001+003+005+006+008+010)-(002+004+007+009+011+015+016+017+021+022)	0	2	4		
19.	*Profit from discontinued operations	0	2	5		
20.	*Loss from discontinued operations	0	2	6		
21.	Profit before tax (023+025-026)	0	2	7	1.661.997.347	1.178.188.828
22.	Loss before tax (024+026-025)	0	2	8		
23.	Income tax	0	2	9	147.185.620	95.389.552
24.	Profit for the year (027-029)	0	3	0	1.514.811.727	1.082.799.276
25.	Loss for the year (029-027) or (028+029)	0	3	1		
26.	average number of employees based on hours of work in the accounting period (in absolute amount)	0	3	2	737	664
27.	Number of months of operation	0	3	3	12	12

* filling only those subjects who assembled consolidated annual account

No.	Position	Tag for AOP			Amount	
					Current year	Previous year
1	2	3			4	5
1.	PROFIT/LOSS FOR THE YEAR					
	Profit attributable to shareholders of the parent company	0	3	4	1.514.811.727	1.082.799.276
2.	Profit belonging to minority interest	0	3	5		
3.	Loss attributable to shareholders of the parent company	0	3	6		
4.	Loss belonging to minority interest	0	3	7		

Name of the Bank: SPARKASSE BANK AD SKOPJE

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CONSOLIDATED BALANCE SHEET
as of 31.12.2023

No.	Position	Tag for AOP			Amount	
					Current year	Previous year
1	2	3			4	5
	ASSETS					
1.	Cash and cash equivalents	1	4	0	19.085.739.687	15.720.500.919
2.	Investments in debt securities that may be used in refinancing with NBRM (142+143-144)	1	4	1	8.007.666.598	7.398.570.311
2a.	T-bills	1	4	2	929.964.891	916.827.326
2b.	State securities	1	4	3	7.081.755.495	6.490.653.184
2c.	Impairment	1	4	4	4.053.788	8910199
3.	Loans and advances to banks (146+147+148-149)	1	4	5	829.083	46.319.059
3a.	Loans	1	4	6	1.521.449	1.382.837
3b.	Deposits	1	4	7	0	45.733.899
3c.	Other receivables	1	4	8	0	0
3d.	Impairment	1	4	9	692.366	797.677
4.	Loans and advances to customers (151+152-153)	1	5	0	63.829.486.168	56.994.193.615
4a.	Loans	1	5	1	67.315.904.686	60.443.830.774
4b.	Other receivables	1	5	2	0	0
4c.	Impairment	1	5	3	3.486.418.518	3.449.637.159
5.	Debt securities (155+156+157-158)	1	5	4	986.578.884	876.740.875
5a.	T-bills	1	5	5	0	0
5b.	State securities	1	5	6	986.597.942	876.778.021
5c.	Other debts securities	1	5	7	0	0
5d.	Impairment	1	5	8	19.058	37.146
6.	Investments in equity instruments	1	5	9	84.443.505	84.443.505
7.	Investments in associates (161+162)	1	6	0	244.237.614	190.366.705
7a.	Investments in banks	1	6	1	0	0
7b.	Other investments in associates	1	6	2	244.237.614	190.366.705
8.	Investments in subsidiaries (164+165)	1	6	3	0	0
8a.	Investments in banks	1	6	4	0	0
8b.	Other investments in subsidiaries	1	6	5	0	0
9.	Joint venture (167+168)	1	6	6	0	0
9a.	Joint venture in banks	1	6	7	0	0
9b.	Other joint venture	1	6	8	0	0
10.	Intangible assets (170+171+172+173+174)	1	6	9	345.260.820	316.402.933
10a.	Initial costs	1	7	0	0	0
10b.	Expense on research and development	1	7	1	0	0
10c.	Concessions, patents, licenses, trademarks and similar rights	1	7	2	0	0
10d.	Goodwill	1	7	3	0	0
10e.	Other intangible assets	1	7	4	345.260.820	316.402.933
11.	Tangible assets (176+177+178)	1	7	5	924.984.355	920.075.557
11a.	Land	1	7	6	192.600	192.600
11b.	Property and equipment	1	7	7	917.416.564	913.418.307
11c.	Other tangible assets	1	7	8	7.375.191	6.464.650
12.	Other assets/receivables (180+181+182+183+184+185+186+187+188+189+190+191-192)	1	7	9	654.267.675	529.525.907
12a.	Restricted deposits	1	8	0	0	0
12b.	Derivative assets held for risk management	1	8	1	0	0
12c.	Embedded derivative	1	8	2	0	0
12d.	Non-current assets held for sale	1	8	3	0	0
12e.	Foreclosed assets	1	8	4	75.735.321	94.266.747
12f.	Pledged assets	1	8	5	0	0
12g.	Advances for intangible assets	1	8	6	0	0
12h.	Advances for tangible assets	1	8	7	0	0
12i.	Income tax receivables	1	8	8	0	0
12j.	Deferred tax assets	1	8	9	16.264.418	32.839.290
12k.	Financial assets at fair value through income statement designated as such at initial recognition	1	9	0	0	0
12l.	Other receivables	1	9	1	609.460.618	454.604.505
12m.	Impairment	1	9	2	47.192.682	52.184.635
13.	Deferred income and prepayments	1	9	3	175.756.991	170.054.534
14.	TOTAL ASSETS (140+141+145+150+154+159+160+163+166+169+175+179+193)	1	9	4	94.339.251.380	83.247.193.920
	LIABILITIES AND EQUITY AND RESERVES					
15.	Liabilities (196+202+208+213+222+223+227)	1	9	5	81.873.002.317	72.450.966.560
16.	Due to banks (197+198+199+200+201)	1	9	6	15.536.798.693	12.058.006.243
16a.	Current accounts	1	9	7	265.767.986	250.622.948
16b.	Deposits	1	9	8	6.919.994.470	4.084.750.931
16c.	Restricted deposits	1	9	9	0	0
16d.	Loans	2	0	0	8.351.036.237	7.722.632.364
16e.	Other liabilities	2	0	1	0	0
17.	Due to customers (203+204+205+206+207)	2	0	2	62.781.324.093	57.065.568.657
17a.	Current accounts	2	0	3	38.897.400.863	35.366.256.264
17b.	Deposits	2	0	4	20.097.239.042	17.192.731.240
17c.	Restricted deposits	2	0	5	2.043.479.615	2.505.080.609
17d.	Loans	2	0	6	1.743.204.573	2.001.500.544

17e.	Other liabilities	2	0	7	0	0
18.	Liabilities on the debt securities (209+210+211+212)	2	0	8	0	0
18a.	Issued instruments on money market	2	0	9	0	0
18b.	Issued certificates on deposit	2	1	0	0	0
18c.	Issued bonds	2	1	1	0	0
18d.	Other debt securities	2	1	2	0	0
19.	Other liabilities (214+215+216+217+218+219+220+221)	2	1	3	518.126.722	356.063.293
19a.	Derivative liabilities held for risk management	2	1	4	0	0
19b.	Embedded derivative	2	1	5	0	0
19c.	Trade liabilities	2	1	6	0	0
19d.	Liabilities for assets for disposal	2	1	7	0	0
19e.	Income tax liabilities	2	1	8	59.654.941	48.478.398
19f.	Deferred tax liabilities	2	1	9	0	0
19g.	Financial liabilities at fair value through income statement	2	2	0	0	0
19h.	Other liabilities	2	2	1	458.471.781	307.584.895
20.	Accruals	2	2	2	206.424.138	158.837.501
21.	Risk provision (224+225+226)	2	2	3	399.754.884	390.727.965
21a.	Provision for off-balance sheet exposure	2	2	4	348.757.320	347.857.150
21b.	Provision for pension and other employee benefits	2	2	5	39.463.244	33.578.799
21c.	Other provision	2	2	6	11.534.320	9.292.016
22.	Subordinated liabilities	2	2	7	2.430.573.787	2.421.762.901
23.	Equity and reserves (229+230-231+232+235+236-237+238-239+240)	2	2	8	12.466.249.063	10.796.227.360
24.	Subscribed equity	2	2	9	5.594.758.050	5.594.758.050
25.	Share premium	2	3	0	666.348.010	666.348.010
26.	Treasury shares (-)	2	3	1	0	0
27.	Reserves (233+234)	2	3	2	502.196.590	450.543.621
27a.	Statutory reserves	2	3	3	502.196.590	450.543.621
27b.	Other reserves	2	3	4	0	0
28.	Revaluation reserves and other variances due to valuation	2	3	5	-150.452.610	-304.500.953
29.	Profit for the year	2	3	6	1.514.811.727	1.082.799.276
30.	Loss for the year (-)	2	3	7	0	0
31.	Retained earnings	2	3	8	4.338.587.296	3.306.279.356
32.	Loss brought forward (-)	2	3	9	0	0
33.	*Minority participation	2	4	0	0	0
34.	TOTAL LIABILITIES AND EQUITY AND RESERVES (195+228)	2	4	1	94.339.251.380	83.247.193.920
35.	Commitments	2	4	2	35.328.114.552	29.355.462.650
36.	Contingencies	2	4	3	35.328.114.552	29.355.462.650

* filling only those subjects who assembled consolidated annual account

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Unique tax number: **4030993261735**

Special data

for state records for banks and other financial institutions in 2023

(in mkd)

No.	account*	Position	AOP	Outstanding	
				Current Year	Previous year
1	2	3	4	5	6
		A. INTANGIBLE ASSETS			
1	1	Purchase value of development costs for own purposes (internal project)	601	-	-
1.a.		Salary and allowances of the employees directly working on the development of an internal project	602	-	-
1.6.		Cost of materials and services [1]) used or consumed in developing an internal project	603	-	-
1.B.		Depreciation of property, plant and equipment used in the development of an internal project	604	-	-
1.r		Amortization of patents and licenses used in the development of an internal project	605	-	-
2	8	Impairment of development costs for its own purposes (internal project)	606	-	-
3	9	Accumulated amortization of development costs for its own purposes (internal project)	607	-	-
4	0	The present value of development costs for its own purposes (internal project) (= AOP 171 from BS)	608	-	-
5	0051д	Cost of software license	609	899.642.642	759.218.631
6	0058д	Impairment to the software license	610	0	-
7	0059д	Accumulated amortization of software license	611	572.442.530	479.081.808
8	005д	Present value of software license (<or = AOP 174 of BS)	612	327.200.112	280.136.823
9	0051д	Purchase value of computer software developed for own use	613	-	-
10	0058д	Impairment to computer software developed for own use	614	-	-
11	0059д	Accumulated amortization of computer software developed for own use	615	-	-
12	005д	Present value of computer software developed for own use (<or = AOP 174 of BS)	616	-	-
13	0051д	Purchase value of acquired databases	617	-	-
14	0058д	Impairment to the acquired database	618	-	-
15	0059д	Accumulated amortization of acquired databases	619	-	-
16	005д	Present value of acquired databases (<or = AOP 174 of BS)	620	-	-
17	0051д	Cost of databases developed for own use	621	-	-
18	0058д	Impairment to databases developed for own use	622	-	-
19	0059д	Accumulated depreciation databases developed for own use	623	-	-
20	005д	Present value of databases developed for its own use (<or =AOP 174 of BS)	624	-	-
		B. TANGIBLE ASSETS			
21	02001+020	Purchase value of buildings	625	1.117.567.416	1.114.276.731
22	02009+020	Accumulated depreciation of buildings	626	377.929.270	350.127.875
23	02008+020	Impairment to buildings	627	9.230.860	9.230.860
24		Present value of buildings (<or = AOP 177 of BS)	628	730.407.286	754.917.996
25	2111	Purchase value of vehicles	629	50.977.716	48.388.186
26	2119	Accumulated depreciation on vehicles	630	20.286.868	31.689.043
27	2118	Impairment to vehicles	631	0	0
28		Present value of vehicles (<or =AOP 177 of BS)	632	30.690.848	16.699.143
29	02121+021 81д	Purchased cost of information and telecommunications equipment [2])	633	70.992.401	65.932.569
30	02129+021 89д	Impairment to the information and telecommunications equipment	634	0	0
31	02128+021 88д	Accumulated amortization (impairment) of information and telecommunications equipment	635	53.487.319	47.883.838
32		Present value of information and telecommunications equipment (<or = AOP 177 of BS)	636	17.505.082	18.048.731
33	02181д	Purchased cost computer equipment [3])	637	377.134.070	358.135.093
34	02189д	Impairment to computer equipment	638	0	0
35	02188д	Accumulated amortization (impairment) of computer equipment	639	327.288.503	299.807.027
36		Present value of computer equipment (<or = AOP 177 of BS)	640	49.845.567	58.328.066
37		Original art and literary works (<AOP 178 of the BS)	641	7.369.217	6.446.717
38		Precious metals and stones	642		
39		Antiques and other art works	643		
40		Other valuables	644		
		c. Income			
41	6490	I. Gains from foreign exchange differences (= AOP of 008 P&L)	645	346.774.144	364.616.301
		II. Incomes from capital investments and capital gains			

42	650	Realized dividends (AOP 647 + 648 + 649) (<or = AOP 005 from P&L)	646	-	-
42.a.	6500	Non-financial companies	647	-	-
42.b.	6505	Financial companies	648	-	-
42.b.	6508	Non residents (AOP 650+651)	649	-	-
42.b.a.	65080	Non-financial companies	650	-	-
42.b.б.	65085	Financial companies	651	-	-
43	651	Income from investments in affiliates, subsidiaries and joint ventures (<or = AOP 005 from P&L)	652	53.870.909	-
44	659	Realized capital gains from sale of assets	653	8.665.253	8.300.096
		III. Other income			
45	682	Income from previous years (<or = AOP 010 from P&L)	654	3.130.967	7.160.028
46	683	Incomes from lawsuits, taxes and other administrative fees (<or = AOP 010 from P&L)	655	192.073	26.321
47	687	Incomes of Foreign Exchange (<or = AOP 010 from P&L)	656	-	-
		Other expenses			
48	688	Other income (< or = AOP 010 from P&L)	657	6.068.279	6.430.543
		EXPENSES			
49	61	I. Expenses for fees and commissions (= AOP 004 P&L)	658	517.492.990	429.882.654
50	619	Premiums for insurance of deposits (<or = AOP 022 from P&L)	659	68.294.734	61.002.955
51		II. Expenses (AOP 661 + 664 + 665) (= AOP 011 P&L)	660	763.117.341	681.933.088
51.a.	620	Costs for salaries	661	608.171.916	553.759.991
51.б.	620д	Contributions from salaries (<or = AOP 013 from P&L)	662	170.374.431	154.883.935
51.в.	620д	Taxes paid (= AOP 013 of P&L)	663	37.054.693	33.317.926
52	621	Compensate for salaries (<or = AOP 014 from P&L)	664	2.402.436	3.757.218
53	622	Employee benefits based on collective agreement	665	152.542.989	124.415.879
54	623	Material and similar expenses (<or = AOP 022 from P&L)	666	44.852.615	71.264.368
55	624	Costs of services (<or = AOP 022 from P&L)	667	440.626.787	361.161.009
56	624д	Insurance premiums (<or = AOP 022 from P&L)	668	17.233.266	11.685.779
57	624д	Expenses for fees and other remuneration of members of the Supervisory Board, Board of Directors and managers (<or = AOP 022 from P&L)	669	2.000.919	1.460.337
58	625	Expenses for business trips (<or = AOP 022 from P&L)	670	9.563.944	9.094.446
59	627	Representation expenses, marketing (<or = AOP 022 from P&L)	671	97.869.618	72.542.385
60	628	Other administrative costs (<or = AOP 022 from P&L)	672	1.471.492	2.864.410
61	632	In the previous year (<or = AOP 022 from P&L)	673	43.490.412	5.365.767
62	633	Taxes and contributions from income (<or = AOP 022 from P&L)	674	33.650.699	14.378.850
63		Contributions income (AOP 676 + 677 + 678 + 679) (<or = AOP 022 from P&L)	675	1.793.865	1.898.848
63.a.	633дел	Contributions and memberships of associations and chambers	676	1.765.865	1.685.243
63.б.	633дел	Utility fees	677	28.000	213.605
63.в.	633дел	Contribution for the use of land	678	0	0
63.г.	633дел	Other	679	0	0
64	634	Expenses for fines, fees and court decisions (<or = AOP 022 from P&L)	680	3.326.714	5.324.759
65		Cost of revenue and administrative (<or = AOP 022 from P&L) valuables	681	0	0
66	637	Cost of fx trading (< or = AOP 022 from P&L)	682	0	0
67	638	Other costs (<or = AOP 022 from P&L)	683	10.080.443	6.803.019
68	639	Capital loss realized on sale of assets	684	0	143.828
69	6491	IV. Losses from foreign exchange differences (= AOP 009 PL)	685	0	0
		D. SPECIAL DATA			
70		Average number of employees based on the situation at the end of the month	686	667	683
71		Distributed dividend	687	0	0

