

## D Commerce Bank Separate Annual Financial Statements



### STATEMENT OF FINANCIAL POSITION

	<i>BGN`000</i>	
	31.12.22	31.12.21
<b>Assets</b>		
Cash and balances with the Central Bank	368,221	304,635
Due from banks	43,889	57,650
Loans and advances to customers	913,558	778,275
Securities at fair value through other comprehensive income	84,161	105,104
Securities at amortised cost	76,722	67,035
Property, equipment and right-of-use assets	45,549	45,033
Investment property	5,568	9,053
Intangible assets	4,555	3,561
Investments in subsidiaries	28,723	19,523
Current tax receivables	471	74
Assets held for sale	22	78
Other assets	11,089	12,189
<b>Total assets</b>	<b>1,582,528</b>	<b>1,402,210</b>
<b>Liabilities</b>		
Due to banks	4,997	6,980
Due to customers	1,394,326	1,223,970
Current tax liabilities	275	84
Deferred tax liabilities	690	478
Other liabilities	10,686	9,277
<b>Total liabilities</b>	<b>1,410,974</b>	<b>1,240,789</b>
<b>Equity</b>		
Share capital	90,064	90,064
Reserves	81,490	71,357
<b>Total equity</b>	<b>171,554</b>	<b>161,421</b>
<b>Total equity and liabilities</b>	<b>1,582,528</b>	<b>1,402,210</b>

### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	<i>BGN`000</i>	
	31.12.22	31.12.21
Interest income	36,536	29,618
Interest expense	(2,349)	(2,647)
<b>Net interest income</b>	<b>34,187</b>	<b>26,971</b>
Fee and commission income	12,885	10,137
Fee and commission expense	(1,962)	(1,542)
<b>Net fee and commission income</b>	<b>10,923</b>	<b>8,595</b>
Net trading income	4,637	5,756
Net (loss)/gains on impairment of financial assets	(192)	(1,659)
<b>Operating income</b>	<b>49,555</b>	<b>39,663</b>
Other operating income, net	4,564	7,269
Administrative operating expenses	(30,005)	(26,292)
<b>Profit before income tax</b>	<b>24,114</b>	<b>20,640</b>
Income tax expense	(2,426)	(2,053)
<b>Net profit for the year</b>	<b>21,688</b>	<b>18,587</b>
<b>Other comprehensive income</b>		
Remeasurement of defined benefit pension plans	(9)	(2)
Net gain/(loss) on debt securities at fair value through other comprehensive income	(11,546)	(1,714)
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<b>Total Comprehensive income for the year</b>	<b>10,133</b>	<b>16,871</b>

(s) Anna Asparuhova  
Chief Executive Director

(s) Martin Ganchev  
Executive Director