



amounts in million €	Balance Sheet and Income Statement							
	2024	2023	2022	2021	2020	2019	2018	2017
<b>INCOME STATEMENT</b>								
Net Interest Income	1.645	1.659	1.323	1.376	1.527	1.547	1.756	1.942
Net Income from fees and commissions	420	374	396	400	332	340	331	323
Net Operating Income	2.222	2.129	2.283	1.951	2.573	2.334	2.601	2.467
Staff costs and General administrative and operating expenses	687	658	926	1.044	1.077	984	1.003	1.029
Provisions for Credit and other Risks	360	381	559	1.433	1.319	990	1.731	1.005
Profit/loss (net of tax)	654	618	398	(2.906)	104	105	53	21
<b>BALANCE SHEET</b>								
<b>ASSETS</b>								
Trade Receivables (net of provisions)	39.050	36.161	38.748	36.860	39.380	39.266	40.228	43.318
Total assets	72.075	72.421	78.019	73.356	70.040	63.458	61.007	60.808
<b>LIABILITIES</b>								
Due to customers	51.032	48.449	50.246	46.970	43.831	40.364	38.732	34.890
Total liabilities	63.886	65.098	71.748	67.276	61.671	54.982	52.864	51.181
Total Equity	8.189	7.323	6.277	6.080	8.370	8.476	8.143	9.627

Source: Statement of Financial Position as of 2024, 2023, 2022, 2021, 2020, 2019, 2018 and 2017 for the Banking Group