



OPTIMA BANK - GROUP FINANCIAL DATA

amounts in million €	Balance Sheet and Income Statement			
	2024	2023	2022	2021
INCOME STATEMENT				
Net Interest Income	190	142	61	27
Net Income from fees and commissions	41	32	22	16
Net Operating Income	255	193	96	48
Operating Expenses	58	57	42	34
Provisions for Credit and other Risks	21	10	7	4
Profit/loss (net of tax)	140	103	42	10
BALANCE SHEET				
ASSETS				
Trade Receivables (net of provisions)	3.613	2.431	1.675	1.016
Total assets	5.541	3.868	2.607	1.635
LIABILITIES				
Due to customers	4.643	3.192	2.177	1.347
Total liabilities	4.921	3.358	2.354	1.479
Total Equity	620	510	253	156

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