

amounts in million €	Balance Sheet and Income Statement							
	2024	2023	2022	2021	2020	2019	2018	2017
<b>INCOME STATEMENT</b>								
Net Interest Income	2.088	2.003	1.353	1.410	1.486	1.435	1.410	1.639
Net Income from fees and commissions	561	468	421	394	317	318	339	331
Net Operating Income	2.757	2.607	2.582	2.526	1.893	2.174	1.882	2.146
Staff costs and General administrative and operating expenses	758	757	783	823	981	891	1.057	1.006
Provisions for Credit and other Risks	349	514	544	4.303	1.323	784	656	2.229
Profit/loss (net of tax)	1.066	788	948	(3.014)	(670)	276	(171)	(204)
<b>BALANCE SHEET</b>								
<b>ASSETS</b>								
Trade Receivables (net of provisions)	40.735	37.580	37.419	36.598	38.172	39.162	39.757	44.720
Total assets	80.044	76.450	75.661	79.789	71.560	61.231	61.880	67.417
<b>LIABILITIES</b>								
Due to customers	62.853	59.567	58.372	55.442	49.636	47.351	44.739	42.715
Total liabilities	71.771	69.097	68.064	73.987	64.363	53.458	54.374	57.872
Total Equity	8.273	7.298	6.581	5.803	7.197	7.773	7.506	9.544

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