

amounts in million €	Balance Sheet and Income Statement								
	2025	2024	2023	2022	2021	2020	2019	2018	2017
INCOME STATEMENT									
Net Interest Income	2.136	2.356	2.263	1.369	1.212	1.179	1.190	1.113	1.532
Net Income from fees and commissions	469	427	382	347	287	260	256	241	233
Net Operating Income	2.729	2.885	2.760	2.355	1.903	2.537	1.676	1.283	1.594
Staff costs and General administrative and operating expenses	848	867	740	683	752	731	830	809	828
Provisions for Credit and other Risks	86	180	268	280	78	1.101	345	310	807
Profit/loss (net of tax)	1.163	1.161	1.109	1.122	869	35	(237)	(50)	(158)
BALANCE SHEET									
ASSETS									
Trade Receivables (net of provisions)	39.559	36.139	34.223	35.561	30.439	27.017	29.222	30.134	37.941
Total assets	78.886	74.957	74.584	78.113	83.958	77.484	64.248	65.095	64.768
LIABILITIES									
Due to customers	59.613	57.593	57.126	55.192	53.493	49.061	43.748	43.027	40.265
Total liabilities	69.803	66.505	66.932	71.638	78.186	72.399	58.971	59.457	57.389
Total Equity	9.083	8.452	7.652	6.475	5.772	5.085	5.277	5.638	7.379

Source: Statement of Financial Position as of 2025, 2024, 2023, 2022, 2021, 2020, 2019, 2018 and 2017 for the Banking Group