

amounts in million €	Balance Sheet and Income Statement								
	2025	2024	2023	2022	2021	2020	2019	2018	2017
INCOME STATEMENT									
Net Interest Income	1.972	2.198	2.117	1.250	1.102	1.060	1.074	1.032	1.464
Net Income from fees and commissions	399	383	343	311	249	228	226	212	197
Net Operating Income	2.628	2.756	2.554	2.180	1.725	2.363	1.512	1.325	1.462
Staff costs and General administrative and operating expenses	767	795	675	617	682	659	770	814	815
Provisions for Credit and other Risks	93	163	251	252	60	1.155	359	299	822
Profit/loss (net of tax)	1.171	1.148	1.020	813	729	3	6	7	(246)
BALANCE SHEET									
ASSETS									
Trade Receivables (less: allowances for doubtful accounts)	35.363	33.354	32.219	33.782	28.886	25.444	27.952	29.103	36.248
Total assets	75.577	72.092	72.069	75.816	78.520	72.010	59.361	59.287	58.425
LIABILITIES									
Due to customers	57.177	55.723	55.582	53.704	52.228	47.510	42.761	42.249	38.849
Total liabilities	67.177	64.337	65.098	69.933	73.279	67.395	54.428	54.649	52.211
Total Equity	8.400	7.755	6.971	5.883	5.241	4.615	4.933	4.638	6.214

Source: Statement of Financial Position for 2025, 2024, 2023, 2022, 2021, 2020, 2019, 2018 and 2017 of the Credit Institution