

amounts in million €	Balance Sheet and Income Statement						
	2023	2022	2021	2020	2019	2018	2017
INCOME STATEMENT							
Net Interest Income	2.117	1.250	1.102	1.060	1.074	1.032	1.464
Net Income from fees and commissions	343	311	249	228	226	212	197
Net Operating Income	2.554	2.180	1.725	2.363	1.512	1.325	1.462
Staff costs and General administrative and operating expenses	675	617	682	659	770	814	815
Provisions for Credit and other Risks	(302)	252	60	1.155	359	299	822
Profit/loss (net of tax)	1.020	813	729	3	6	7	(246)
BALANCE SHEET							
ASSETS							
Trade Receivables (less: allowances for doubtful accounts)	32.219	33.782	28.886	25.444	27.952	29.103	36.248
Total assets	74.584	75.816	78.520	72.010	59.361	59.287	58.425
LIABILITIES							
Due to customers	55.582	53.704	52.228	47.510	42.761	42.249	38.849
Total liabilities	74.584	75.816	78.520	72.010	59.361	59.287	58.425
Total Equity	6.971	5.883	5.241	4.615	4.933	4.638	6.214

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