



## OPTIMA BANK - BANK FINANCIAL DATA

amounts in million€	Balance Sheet and Income Statement		
	2023	2022	2021
<b>INCOME STATEMENT</b>			
Net Interest Income	140	60	26
Net Income from fees and commissions	29	20	14
Net Operating Income	188	93	53
Operating Expenses	55	40	32
Provisions for Credit and other Risks	(10)	(7)	(4)
Profit/loss (net of tax)	101	40	17
<b>BALANCE SHEET</b>			
<b>ASSETS</b>			
Trade Receivables (less: allowances for doubtful accounts)	2.416	1.657	1.004
Total assets	3.855	2.590	1.630
<b>LIABILITIES</b>			
Due to customers	3.197	2.180	1.354
Total liabilities	3.855	2.590	1.630
Total Equity	496	242	147

Source: Statement of Financial Position for 2023, 2022 and 2021 of the Credit Institution