



OPTIMA BANK - GROUP FINANCIAL DATA

amounts in million €	Balance Sheet and Income Statement		
	2023	2022	2021
INCOME STATEMENT			
Net Interest Income	142	61	27
Net Income from fees and commissions	32	22	16
Net Operating Income	193	96	48
Operating Expenses	57	42	34
Provisions for Credit and other Risks	(10)	(7)	(4)
Profit/loss (net of tax)	103	42	10
BALANCE SHEET			
ASSETS			
Trade Receivables (net of provisions)	2.431	1.675	1.016
Total assets	3.868	2.607	1.635
LIABILITIES			
Due to customers	3.192	2.177	1.347
Total liabilities	3.868	2.607	1.635
Total Equity	510	253	156

Source: Statement of Financial Position as of 2023, 2022 and 2021 for the Banking Group