

Performance Summary	
Financial Year 2022	
EUR in thousands as at 31/12/2022	
Balance Sheet Total	15,973,977
<u>Assets</u>	
Cash reserve	296,718
Receivables from banks	3,620,445
Receivables from customers	10,678,661
Fixed interest securities	513,307
Equities / Non-fixed interest securities	449,783
Investments / Fiduciary assets	232,161
Other assets	182,902
Total assets	15,973,977
<u>Liabilities</u>	
Liabilities to banks	1,939,456
Liabilities to customers	11,715,622
Securitized liabilities	34,250
Other liabilities	863,352
Fund for general banking risks	672,581
Equity (incl. Contingency fund)	732,730
Net retained profit	15,986
Total liabilities	15,973,977

Profit & Loss Account	
EUR in thousands for the year	
from 01/01/2022 to 31/12/2022	
<u>P&L</u>	
Interest income	215,642
Interest expenses	63,197
Current income from	
a) Equities and other non-fixed interest securities	2,701
b) Long-term equity investments	3,838
c) Shares in affiliated companies	18,596
Commission income	113,139
Commission expenses	19,777
Net trading result	0,000
Other operating income	22,225
General administrative expenses	197,896
Other operating expenses	36,904
Additions to the fund for general banking risks	28,200
Extraordinary result	0,000
Taxes	16,881
Result for the financial year	13,286
Profit brought forward from the previous year	2,700
Net retained profit	15,986

Total Capital (CRR)	18,16%
Tier 1 Capital	16,88%
Liquidity Coverage Ratio (LCR)	145,71%
Leverage Ratio	8,00%