

Summary of the Bank's Performance	
EUR in thousands as at 31/12/2019	
Balance Sheet Total	12,641,445
Volume of Business	12,847,670
<u>Assets</u>	
Cash and Banks	1,812,619
Investments	1,353,709
Loans & Discounts	9,253,818
Other Assets	221,299
<u>Liabilities</u>	
Deposits	10,976,685
Other Liabilities	222,524
Subordinated Liabilities	136,383
Funds for general bank risks	569,616
Capital	732,730
Profit	3,507

Profit & Loss Account	
EUR in thousands for the year from 01/01/2019 to 31/12/2019	
<u>Expenses</u>	
Interest and Commissions Paid	96,970
Staff Costs	130,109
Other Operating Costs	75,585
Depreciation	33,798
Taxes	3,833
Other Expenses	50,244
Profit brought forward from the previous year	0,000
Profit for the year	3,507
<u>Receipts</u>	
Interest and Comm. Receiv.	377,129
Other Receipts	16,917

Total Capital (CRR)	19,40%
Tier 1 Capital	17,60%
Liquidity Coverage Ratio (LCR)	142%
Leverage Ratio	9,01%