

Performance Summary	
Financial Year 2021	
EUR in thousands as at 31/12/2021	
Balance Sheet Total	16,127,942
<u>Assets</u>	
Cash reserve	4,266,365
Receivables from banks	414,709
Receivables from customers	10,194,414
Fixed interest securities	553,080
Equities / Non-fixed interest securities	327,445
Investments / Fiduciary assets	252,962
Other assets	118,967
Total assets	16,127,942
<u>Liabilities</u>	
Liabilities to banks	3,285,432
Liabilities to customers	10,955,343
Securitized liabilities	91,946
Other liabilities	396,197
Fund for general banking risks	644,381
Equity (incl. Contingency fund)	732,730
Net retained profit	21,913
Total liabilities	16,127,942

Profit & Loss Account	
EUR in thousands for the year	
from 01/01/2021 to 31/12/2021	
<u>P&L</u>	
Interest income	211,913
Interest expenses	94,874
Current income from	
a) Equities and other non-fixed interest securities	6,231
b) Long-term equity investments	3,211
c) Shares in affiliated companies	28,925
Commission income	111,097
Commission expenses	19,846
Net trading result	0,000
Other operating income	42,597
General administrative expenses	191,621
Other operating expenses	19,941
Additions to the fund for general banking risks	52,000
Extraordinary result	0,000
Taxes	7,888
Result for the financial year	17,804
Profit brought forward from the previous year	4,109
Net retained profit	21,913

Total Capital (CRR)	18,65%
Tier 1 Capital	17,16%
Liquidity Coverage Ratio (LCR)	155,87%
Leverage Ratio	7,50%