

APPENDIX I

Consolidated Income Statement

Year ended 31 December	2022 € million	2021 € million
Interest income	2,315	1,842
Interest expense	(765)	(521)
Net interest income	1,550	1,321
Banking fee and commission income	584	495
Banking fee and commission expense	(135)	(137)
Net banking fee and commission income	449	358
Income from non banking services	94	98
Net trading income/(loss)	727	(8)
Gains less losses from investment securities	(9)	101
Other income/(expenses)	324	30
Operating income	3,135	1,900
Operating expenses	(917)	(876)
Profit from operations before impairments, provisions and restructuring costs	2,218	1,024
Impairment losses relating to loans and advances to customers	(291)	(490)
Other impairment losses and provisions	(108)	(52)
Restructuring costs	(102)	(25)
Share of results of associates and joint ventures	18	26
Profit before tax	1,735	483
Income tax	(405)	(156)
Net profit	1,330	327
Net profit/(loss) attributable to non controlling interests	0	(1)
Net profit attributable to shareholders	1,330	328
Earnings per share	€	€
-Basic and diluted earnings per share	0.36	0.09

Consolidated Balance Sheet

31 December	2022 € million	2021 € million
ASSETS		
Cash and balances with central banks	14,994	13,515
Due from credit institutions	1,329	2,510
Securities held for trading	134	119
Derivative financial instruments	1,185	1,949
Loans and advances to customers	41,677	38,967
Investment securities	13,261	11,316
Investments in associates and joint ventures	173	267
Property and equipment	775	815
Investment property	1,410	1,492
Intangible assets	297	269
Deferred tax assets	4,161	4,422
Other assets	1,980	2,065
Assets of disposal groups classified as held for sale	84	146
Total assets	81,460	77,852
LIABILITIES		
Due to central banks	8,774	11,663
Due to credit institutions	1,814	973
Derivative financial instruments	1,661	2,394
Due to customers	57,239	53,168
Debt securities in issue	3,552	2,552
Other liabilities	1,701	1,358
Liabilities of disposal groups classified as held for sale	1	109
Total liabilities	74,742	72,217
EQUITY		
Share capital	816	816
Share premium ⁽¹⁾	1,161	8,056
Reserves and retained earnings ⁽¹⁾	4,646	(3,333)
Equity attributable to shareholders of the Company	6,623	5,539
Non controlling interests	95	96
Total equity	6,718	5,635
Total equity and liabilities	81,460	77,852

¹ The comparative information has been adjusted due to change in the presentation of treasury shares (note 37 of the Consolidated Financial Statements for the year ended 31 December 2022).