

MERKUR
PRIVATBANK



Genuine appreciation.

Financial Data 2022

Annual Balance

Statement of financial position of MERKUR PRIVATBANK KGaA as of 31. December 2022

Assets

	EUR	EUR	PY kEUR
1. Cash reserves			
a) cash in hand	3.474.483,75		2.087
b) balances with central banks	25.013.816,13		405.356
thereof: with Deutsche Bundesbank (PY kEUR 405.356) EUR	25.013.816,13	28.488.299,88	407.443
2. Loans and advances to banks			
a) payable on demand	488.956.404,52		84.668
b) other loans and receivables	17.240.848,12	506.197.252,64	120.923
3. Loans and advances to customers		2.593.221.729,88	2.123.695
thereof:			
secured with mortgages (PY kEUR 186.082) EUR	177.686.405,82		
municipal loans (PY kEUR 93.235) EUR	100.897.750,42		
4. Debt securities and other fixed-interest securities, bonds and notes		54.428.071,30	25.067
a) of public sector issuers (PY: kEUR --,--) EUR	--,--		
b) of other issuers			
thereof:			
rediscountable at Deutsche Bundesbank (PY: kEUR 25.067) EUR	54.428.071,30		
5. Shares and participating interests		20.000,00	20
thereof:			
investments in banks EUR	--,--		--,--
investments in financial services companies EUR	--,--		--,--
6. Fiduciary assets		14.637.214,02	12.545
thereof: loans at third-party risk (PY: kEUR 12.545) EUR	14.637.214,02		
7. Intangible assets		70.106,57	95
a) concessions acquired, industrial property rights and similar rights and values as well as licences to such rights and values			
8. Property, plant and equipment		25.712.695,65	23.723
9. Other assets		5.323.663,76	2.855
10. Deferred items		84.701,57	117
Total assets	3.228.183.735,27		2.716.483

Liabilities and shareholder's equity

	EUR	EUR	PY kEUR
1. Liabilities to banks			
a) payable on demand	5.516.798,53		5.307
b) with agreed term or notice period	238.476.689,02	243.993.487,55	237.892
2. Liabilities to customers			
a) savings deposits			
aa) with agreed notice period of three months	125.624.004,34		217.333
ab) with agreed notice period of more than three months	<u>237.168,90</u>		1.697
	125.861.173,24		219.030
b) other deposits			
ba) payable on demand	1.765.545.845,29		1.711.743
bb) with agreed term or notice period	<u>781.199.314,55</u>		253.344
	2.546.745.159,84	2.672.606.333,08	1.965.087
3. Fiduciary liabilities		14.637.214,02	12.545
thereof: loans at third-party risk (PY: kEUR 12.545) EUR	14.637.214,02		
4. Other liabilities		12.346.947,10	26.359
5. Deferred items		345.671,10	134
6. Provisions for liabilities and charges			
a) provisions for taxes	13.723.149,53		8.900
b) other provisions	5.075.022,65	18.798.172,18	4.000
7. Subordinated liabilities		37.956.500,00	22.957
8. Participation rights capital		2.460.000,00	4.460
thereof: due in less than two years (PY kEUR 2.000) EUR	2.460.000,00		
9. Additional Tier 1 capital		42.850.000,00	42.850
10. Fund for general banking risks		56.885.000,00	49.085
thereof: trading-related special reserve according to Section 340e (4) (PY kEUR 700) EUR	1.260.000,00		
11. Equity			
a) Paid-in subscribed capital	19.913.600,00		19.914
b) Equity share of the personally liable shareholders	4.696.389,54		4.696
c) Capital reserve	33.550.590,29		33.551
d) Retained earnings			
da) Legal reserve	9.203,25		9
db) Other retained earnings	57.247.101,12		50.536
thereof: personally liable shareholders (VJ: TEUR 6.371) EUR	7.411.659,03		
e) Net profit	9.887.526,04	125.304.410,24	9.171
Total liabilities and shareholder's equity	3.228.183.735,27		2.716.483

	EUR	PY kEUR
1. Contingent liabilities		
a) Sureties and guarantee agreements	235.506.754,41	245.337
2. Other commitments		
a) Irrevocable lending commitments	70.212.887,57	68.495

Income Statement

Income Statement of MERKUR PRIVATBANK KGaA for the period from 1. January to 31. December 2022

	EUR	2022 EUR	2021 kEUR
1. Interest income from			
a) lending and money market transactions	81.382.163,72		69018
less negative interests from lending and money market transactions	-640.085,20		-1.804
b) fixed-income securities and debt register claims	188.082,03		37
		80.930.160,55	67.251
2. Interest expenses		11.354.343,90	9.340
Net interest income		69.575.816,65	57.911
3. Current income from shares and participating interests		1.330,00	1
4. Commission income		29.640.003,92	28.220
5. Commission expenses		6.143.081,02	6.322
Net commission income		23.496.922,90	21.898
6. Net profit from trading portfolio		5.589.573,55	2.723
7. Other operating income		284.046,54	418
8. General administrative expenses			
a) personnel expense			
aa) wages and salaries	30.354.133,19		25.651
ab) social security contributions, expenses for pensions and other employee benefits	5.861.401,16		5.024
thereof: for pensions EUR 1.006.967,72 (PY: kEUR 866)			
	36.215.534,35		30.675
b) other administrative expenses	20.424.277,05		17.710
		56.639.811,40	48.385
9. Depreciation, amortisation and impairment of property, plant and equipment and intangible assets		1.340.655,31	875
10. Other operating expenses			
a) profit shares of the personally liable shareholders	3.512.486,89		3.367
b) other operating expenses	863.915,47		1.128
		4.376.402,36	4.495
11. Write-downs and impairments of loans and advances as well as certain securities, allocations to provisions for lending business		8.342.785,21	0
12. Income from the write-up of loans and advances as well as certain securities. reversal of provisions for lending business		0,00	8.289
13. Transfers to fund for general banking risks		7.800.000,00	17.600
14. Result from ordinary activities		20.448.035,36	19.885
15. Taxes on income	10.507.838,08		10.541
16. Other taxes	52.671,24		173
		10.560.509,32	10.714
17. Profit for the year		9.887.526,04	9.171
18. Profit brought forward from previous year	0,00	0	
Allocation to retained earnings			
a) legal reserve	0,00	0	
b) reserve for shares in a controlling company or a company with a majority interest	0,00	0	
c) statutory reserves	0,00	0	
d) other retained earnings	0,00	0	
19. Net profit		9.887.526,04	9.171