

2022 Financial results

The Sella Group closed
2022 with positive results
and further growth

Sella

Net profit
in mln €

922

Net Banking Income

Best result ever achieved, with growth in all components

FY 2022 | **857.9** mln €

+17.9%

FY 2021 | **727.8** mln €

FY 2020 | **649.3** mln €

Interest income

3588.6 ^{+42.6%} mln €

Net result from financial activities

92.6 ^{+5.2%} mln €

Net revenue from services

406.7 ^{+4.7%} mln €

Inflows

Customer confidence has determined a particularly outstanding net funding result

Global at Market Value

48.7 bn €

Direct

16.7 bn €

Net

3.75 bn €

Loans

Loans grow, confirming support for families and businesses

2022

10.6 bn €

2021

9.7 bn €

2020

8.7 bn €

Cost of credit risk

Index falls further
year-on-year

2022

37 bps

2021

58 bps

Revenues from new business

73.3 ^{+3.6%}
mln €

Investments

82 mln €

Cost to income

71.6%

Soundness

High capital soundness confirmed,
exceeding required standards

Cet 1

FY 2022 | **13.21%**

FY 2021 | **12.28%**

FY 2020 | **12.29%**

Total Capital Ratio

FY 2022 | **15.12%**

FY 2021 | **14.19%**

FY 2020 | **14.18%**

Team Sella

+5,700 people

Customers

2.8 mln **+9%** with Hype

1.2 mln **+7%** net of Hype



Sella