

In case of discrepancies between the French and the English texts, the French text shall prevail.

Commission de Surveillance du Secteur Financier – Balance sheet and profit and loss account as at 31 December 2024

(Mém. B 2025, No 2463)

(Publication provided for in Article 22(2) of the Law of 23 December 1998 establishing a financial sector supervisory commission ("Commission de surveillance du secteur financier"), as amended)

COUNCIL OF THE GOVERNMENT of 15 May 2025

The Government in Council, at its meeting of 15 May 2025, granted discharge to the bodies of the Commission de Surveillance du Secteur Financier for the 2024 financial year, in accordance with Article 22(2) of the Law of 23 December 1998 establishing the CSSF, as amended.

BALANCE SHEET AS AT 31 DECEMBER 2024

<u>Assets</u>	EUR
<u>Fixed assets</u>	<u>52,865,142.97</u>
Intangible fixed assets	2,462,192.59
Development costs	1,279,030.00
Payments on account and intangible assets in progress	1,183,162.59
Tangible fixed assets	50,402,950.38
Land and buildings	43,554,289.72
Other fixtures, fittings, tools and equipment	6,411,873.12
Payments on account and tangible assets in progress	436,787.54
<u>Current assets</u>	<u>150,952,032.38</u>
Debtors	9,713,664.05
Trade debtors	
with a residual term of up to one year	8,558,684.47
Other debtors	
with a residual term of up to one year	1,154,979.58
Cash at banks, in postal cheque accounts, cheques in hand	141,238,368.33
<u>Prepayment and accrued income</u>	<u>9,755,651.51</u>
BALANCE SHEET TOTAL (ASSETS)	213,572,826.86
<u>Own capital and Liabilities</u>	EUR
<u>Own capital</u>	<u>136,085,008.34</u>
Results brought forward	97,925,200.97
Result for the financial year	38,159,807.37
<u>Provisions</u>	<u>31,643,891.01</u>
Other provisions	31,643,891.01
<u>Liabilities</u>	<u>45,843,927.51</u>
Amounts owed to credit institutions	38,304,052.74
with a residual term of up to one year	4,800,627.30
with a residual term of over one year	33,503,425.44
Debts on purchases and provision of services	3,426,647.60
with a residual term of up to one year	3,426,647.60
Other debts	4,113,227.17
Tax debts	303,270.04
Social security debts	2,315,804.37
Other debts with a residual term of up to one year	1,494,152.76
BALANCE SHEET TOTAL (OWN CAPITAL AND LIABILITIES)	213,572,826.86

PROFIT AND LOSS ACCOUNT AS AT 31 DECEMBER 2024

	EUR
Net turnover	178,514,202.78
Other operating income	27,759,627.33
Raw materials and consumables and other external charges	16,372,989.82
Raw materials and consumables	487,636.07
Other external charges	15,885,353.75
Staff costs	135,219,967.85
Wages and salaries	128,134,674.26
Social security costs	4,698,803.69
relating to pensions	483,511.38
other social security costs	4,215,292.31
Other staff costs	2,386,489.90
Value adjustments	5,126,957.71
on formation expenses and tangible and intangible fixed assets	4,734,457.71
on elements of current assets	392,500.00
Other operating charges	10,904,043.93
Interest and other financial charges	490,063.43
Other interest and financial charges	490,063.43
Result for the financial year	38,159,807.37

Luxembourg, 12 June 2025.

Claude Wampach **Marco Zwick** **Jean-Pierre Faber** **Françoise Kauthen** **Claude Marx**
Director *Director* *Director* *Director* *Director General*