

**Income statement (audited)***(in thousands of EUR)*

|  | I-XII 2021    | I-XII 2020    |
|--|---------------|---------------|
| 1 Interest income  | 48,765        | 46,805        |
| 2 Interest expenses  | 5,472         | 5,544         |
| <b>3 Net interest income (1-2)</b>   | <b>43,293</b> | <b>41,261</b> |
| 4 Dividend income  | 444           | 94            |
| 5 Fee and commission income  | 14,776        | 12,462        |
| 6 Fee and commission expenses  | 598           | 690           |
| <b>7 Net fee and commission income (5-6)</b>   | <b>14,178</b> | <b>11,772</b> |
| 8 Gains less losses on financial assets and liabilities<br>not measured at fair value through profit or loss | 25            | 2,489         |
| 9 Gains less losses on financial assets and liabilities held for trading                                     | 630           | 921           |
| 10 Gains less losses on non-trading financial assets mandatorily<br>at fair value through profit or loss     | 4,365         | 122           |
| 11 Exchange differences  | 41            | (35)          |
| 12 Gains less losses on derecognition of non-financial assets  | 1,318         | 590           |
| 13 Modification gains/(losses)   | -             | (43)          |
| 14 Other operating gains less losses   | 5,807         | 3,709         |
| 15 Administration costs  | (35,008)      | (31,079)      |
| 16 Cash contributions to resolution funds and deposit guarantee schemes                                      | (1,789)       | (1,666)       |
| 17 Depreciation  | (2,598)       | (2,483)       |
| 18 Provisions  | 202           | (640)         |
| 19 Impairment  | 67            | (1,233)       |
| <b>20 PROFIT BEFORE TAX FROM CONTINUING OPERATIONS<br/>(3+4+7 to 19)</b>                                     | <b>30,975</b> | <b>23,779</b> |
| 21 Deferred tax  | (539)         | 576           |
| 22 Current tax   | (2,601)       | (2,139)       |
| <b>23 PROFIT AFTER TAX FROM CONTINUING OPERATIONS (20+21+22)</b>   | <b>27,835</b> | <b>22,216</b> |
| <b>24 PROFIT FOR THE YEAR (23)</b>   | <b>27,835</b> | <b>22,216</b> |

**Statement of comprehensive income (audited)***(in thousands of EUR)*

|  | I-XII 2021    | I-XII 2020    |
|--|---------------|---------------|
| <b>1 PROFIT FOR THE YEAR AFTER TAX</b>   | <b>27,835</b> | <b>22,216</b> |
| <b>2 OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)</b>  | <b>1,341</b>  | <b>421</b>    |
| <b>3 ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS</b>   | <b>2,223</b>  | <b>45</b>     |
| 3.1. Actuarial gains on defined benefit pension plans  | 43            | 22            |
| 3.2. Fair value changes of equity instruments measured at fair value through other<br>comprehensive income | 2,169         | 28            |
| 3.3. Income tax relating to items that will not be reclassified to profit or loss                          | 11            | (5)           |
| <b>4 ITEMS THAT MAY BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS</b>                                     | <b>(882)</b>  | <b>377</b>    |
| 4.1 Debt instruments measured at fair value through<br>other comprehensive income                          | (1,089)       | 465           |
| 4.1.1 Valuation losses taken to equity   | (1,089)       | 465           |
| 4.2 Income tax relating to items that may be reclassified to profit or loss                                | 207           | (88)          |
| <b>5 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)</b>   | <b>29,176</b> | <b>22,637</b> |