

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

	I-XII 2022	I-XII 2021
1 Interest income	57,659	48,765
2 Interest expenses	4,212	5,472
3 Net interest income (1-2)	53,447	43,293
4 Dividend income	311	444
5 Fee and commission income	16,789	14,776
6 Fee and commission expenses	584	598
7 Net fee and commission income (5-6)	16,205	14,178
8 Gains less losses on financial assets and liabilities not measured at fair value through profit or loss	(3)	25
9 Gains less losses on financial assets and liabilities held for trading	291	630
10 Gains less losses on non-trading financial assets mandatorily at fair value through profit or loss	(717)	4,365
11 Exchange differences	241	41
12 Gains less losses on derecognition of non-financial assets	275	1,318
13 Other operating gains less losses	4,605	5,807
14 Administration costs	(36,818)	(35,008)
15 Cash contributions to resolution funds and deposit guarantee schemes	(2,356)	(1,789)
16 Depreciation	(2,699)	(2,598)
17 Modification gains/losses	(9)	-
18 Provisions	(986)	202
19 Impairment	(964)	67
20 PROFIT BEFORE TAX FROM CONTINUING OPERATIONS (3+4+7 to 19)	30,823	30,975
21 Deferred tax	(155)	(539)
22 Current tax	(2,759)	(2,601)
23 PROFIT AFTER TAX FROM CONTINUING OPERATIONS (20+21+22)	27,909	27,835
24 PROFIT FOR THE YEAR (23)	27,909	27,835

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

	I-XII 2022	I-XII 2021
1 PROFIT FOR THE YEAR AFTER TAX	27,909	27,835
2 OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)	(3,047)	1,341
3 ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	(197)	2,223
3.1. Actuarial gains on defined benefit pension plans	45	43
3.2. Fair value changes of equity instruments measured at fair value through other comprehensive income	(299)	2,169
3.3. Income tax relating to items that will not be reclassified to profit or loss	57	11
4 ITEMS THAT MAY BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	(2,850)	(882)
4.1 Debt instruments measured at fair value through other comprehensive income	(3,518)	(1,089)
4.1.1 Valuation losses taken to equity	(3,536)	(1,089)
4.1.2 Transferred to profit or loss	18	-
4.2 Income tax relating to items that may be reclassified to profit or loss	668	207
5 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	24,862	29,176