

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

	I-XII 2023	I-XII 2022
1 Interest income	101,666	57,659
2 Interest expenses	11,884	4,212
3 Net interest income (1-2)	89,782	53,447
4 Dividend income	335	311
5 Fee and commission income	17,599	16,789
6 Fee and commission expenses	694	584
7 Net fee and commission income (5-6)	16,905	16,205
8 Gains less losses on financial assets and liabilities not measured at fair value through profit or loss	(1)	(3)
9 Gains less losses on financial assets and liabilities held for trading	466	291
10 Gains less losses on non-trading financial assets mandatorily at fair value through profit or loss	768	(717)
11 Exchange differences	(42)	241
12 Gains less losses on derecognition of non-financial assets	844	275
13 Other operating gains less losses	3,665	4,605
14 Administration costs	(44,066)	(36,818)
15 Cash contributions to resolution funds and deposit guarantee schemes	(2,871)	(2,356)
16 Depreciation	(2,811)	(2,699)
17 Modification gains/losses	(39)	(9)
18 Provisions	(989)	(986)
19 Impairment	(4,118)	(964)
20 PROFIT BEFORE TAX FROM CONTINUING OPERATIONS (3+4+7 to 19)	57,828	30,823
21 Deferred tax	(2,157)	(155)
22 Current tax	(5,275)	(2,759)
23 PROFIT AFTER TAX FROM CONTINUING OPERATIONS (20+21+22)	50,395	27,909
24 PROFIT FOR THE YEAR (23)	50,395	27,909

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

	I-XII 2023	I-XII 2022
1 PROFIT FOR THE YEAR AFTER TAX	50,395	27,909
2 OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)	1,306	(3,047)
3 ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	350	(197)
3.1. Actuarial gains on defined benefit pension plans	110	45
3.2. Fair value changes of equity instruments measured at fair value through other comprehensive income	296	(299)
3.3. Income tax relating to items that will not be reclassified to profit or loss	(56)	57
4 ITEMS THAT MAY BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	956	(2,850)
4.1 Debt instruments measured at fair value through other comprehensive income	1,180	(3,518)
4.1.1 Valuation losses taken to equity	1,245	(3,536)
4.1.2 Transferred to profit or loss	(65)	18
4.2 Income tax relating to items that may be reclassified to profit or loss	(224)	668
5 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	51,701	24,862