

Income statement (unaudited)

	(in thousands of EUR)	1-3 2025	1-3 2024
1	Interest income	26,003	29,137
2	Interest expenses	6,608	6,018
3	Net interest income (1-2)	19,395	23,119
4	Dividend income	-	56
5	Fee and commission income	5,121	4,482
6	Fee and commission expenses	134	162
7	Net fee and commission income (5-6)	4,987	4,320
8	Gains less losses on financial assets and liabilities not measured at fair value through profit or loss	-	-
9	Gains less losses on financial assets and liabilities held for trading	66	112
10	Gains less losses on non-trading financial assets mandatorily at fair value through profit or loss	54	6
11	Exchange differences	20	(19)
12	Gains less losses on derecognition of non-financial assets	2	84
13	Other operating gains less losses	650	981
14	Administration costs	(13,609)	(12,138)
15	Cash contributions to resolution funds and deposit guarantee schemes	(2,412)	(2,614)
16	Depreciation	(623)	(607)
17	Modification gains/losses	-	-
18	Provisions	(99)	174
19	Impairment	(135)	(2,491)
20	PROFIT BEFORE TAX FROM CONTINUING OPERATIONS (3+4+7 to 19)	8,296	10,983
21	Deferred tax	(928)	(1,218)
22	Current tax	(876)	(1,163)
23	PROFIT AFTER TAX FROM CONTINUING OPERATIONS (20+21+22)	6,492	8,602
24	PROFIT FOR THE YEAR (23)	6,492	8,602

Statement of comprehensive income

	(in thousands of EUR)	1-3 2025	1-3 2024
1	PROFIT FOR THE YEAR AFTER TAX	6,492	8,602
2	OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)	151	(52)
3	ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	148	26
3.1	Actuarial gains/losses on defined benefit pension plans	-	-
3.2	Fair value changes of equity instruments measured at fair value through other comprehensive income	190	33
3.3	Income tax relating to items that will not be reclassified to profit or loss	(42)	(6)
4	ITEMS THAT MAY BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	3	(79)
4.1	Debt instruments measured at fair value through other comprehensive income	4	(98)
4.1.1	Valuation gains/losses taken to equity	(6)	(105)
4.1.2	Transferred to profit or loss	10	7
4.2	Income tax relating to items that may be reclassified to profit or loss	(1)	19
5	TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	6,643	8,550