

Income statement (unaudited)

	(in thousands of EUR)	1-6 2025	1-6 2024
1	Interest income	51,362	57,984
2	Interest expenses	13,233	12,327
3	Net interest income (1-2)	38,129	45,657
4	Dividend income	144	161
5	Fee and commission income	11,260	9,533
6	Fee and commission expenses	330	342
7	Net fee and commission income (5-6)	10,930	9,191
8	Gains less losses on financial assets and liabilities not measured at fair value through profit or loss	374	45
9	Gains less losses on financial assets and liabilities held for trading	112	226
10	Gains less losses on non-trading financial assets mandatorily at fair value through profit or loss	220	(30)
11	Exchange differences	25	(52)
12	Gains less losses on derecognition of non-financial assets	475	1,851
13a	Other operating gains	3,192	2,652
13b	Other operating losses	(769)	(807)
14	Administration costs	(27,877)	(25,317)
15	Cash contributions to resolution funds and deposit guarantee schemes	(2,412)	(2,411)
16	Depreciation	(1,317)	(1,200)
17	Modification gains/losses	-	21
18	Provisions	(518)	438
19	Impairment	4,817	(2,638)
20	PROFIT BEFORE TAX FROM CONTINUING OPERATIONS (3+4+7 to 19)	25,525	27,787
21	Deferred tax	(270)	(2,023)
22	Current tax	(2,630)	(2,938)
23	PROFIT AFTER TAX FROM CONTINUING OPERATIONS (20+21+22)	22,625	22,826
24	PROFIT FOR THE YEAR (23)	22,625	22,826

Statement of comprehensive income

	(in thousands of EUR)	1-6 2025	1-6 2024
1	PROFIT FOR THE YEAR AFTER TAX	22,625	22,826
2	OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)	(165)	(312)
3	ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	(37)	57
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	(47)	70
3.3	Income tax relating to items that will not be reclassified to profit or loss	10	(13)
4	ITEMS THAT MAY BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	(128)	(369)
4.1	Debt instruments measured at fair value through other comprehensive income	(165)	(455)
4.1.1	Valuation gains/losses taken to equity	(237)	(463)
4.1.2	Transferred to profit or loss	72	8
4.2	Income tax relating to items that may be reclassified to profit or loss	37	86
5	TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	22,460	22,514