

Income statement (audited)

<i>(in thousands of EUR)</i>		1-12 2025	1-12 2024
1	Interest income	101,938	115,174
2	Interest expenses	25,663	25,375
3	Net interest income (1-2)	76,275	89,799
4	Dividend income	347	900
5	Fee and commission income	23,247	19,950
6	Fee and commission expenses	770	834
7	Net fee and commission income (5-6)	22,477	19,116
8	Gains less losses on financial assets and liabilities not measured at fair value through profit or loss	494	297
9	Gains less losses on financial assets and liabilities held for trading	272	327
10	Gains less losses on non-trading financial assets mandatorily at fair value through profit or loss	290	339
11	Exchange differences	47	(6)
12	Gains less losses on derecognition of non-financial assets	990	2,451
13a	Other operating income	7,113	5,181
13b	Other operating expenses	(1,567)	(1,586)
14	Administration costs	(58,558)	(54,937)
15	Cash contributions to resolution funds and deposit guarantee schemes	(3,180)	(2,412)
16	Depreciation	(2,896)	(2,404)
17	Modification gains/losses	15	28
18	Provisions	(946)	475
19	Impairment	2,750	(5,636)
20	PROFIT BEFORE TAX FROM CONTINUING OPERATIONS (3+4+7 to 19)	43,923	51,932
21	Deferred tax	2,850	(214)
22	Current tax	(4,270)	(5,436)
23	PROFIT AFTER TAX FROM CONTINUING OPERATIONS (20+21+22)	42,503	46,282
24	PROFIT FOR THE YEAR (23)	42,503	46,282

Statement of comprehensive income

<i>(in thousands of EUR)</i>		1-12 2025	1-12 2024
1	PROFIT FOR THE YEAR AFTER TAX	42,503	46,282
2	OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)	2,382	964
3	ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	2,475	(507)
3.1	Actuarial gains/losses on defined benefit pension plans	10	56
3.2	Fair value changes of equity instruments measured at fair value through other comprehensive income	3,160	(722)
3.3	Income tax relating to items that will not be reclassified to profit or loss	(695)	159
4	ITEMS THAT MAY BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	(93)	1,471
4.1	Debt instruments measured at fair value through other comprehensive income	(119)	1,834
4.1.1	Valuation gains/losses taken to equity	(940)	1,523
4.1.2	Transferred to profit or loss	821	311
4.2	Income tax relating to items that may be reclassified to profit or loss	26	(363)
5	TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	44,885	47,246