

**Statement of Comprehensive income for the quarter ending:**

**31.12.2024**

**Euro '000**

<b>Description</b>	<b>Previous quarter 30.09.2024</b>	<b>Actual quarter 31.12.2024</b>
Interest income	21,153	29,347
Interest expense	(4,277)	(6,044)
<b>Net interest income</b>	<b>16,876</b>	<b>23,303</b>
Fees and commissions income	4,083	5,633
Fees and commissions expense	(1,836)	(2,562)
<b>Net fees and commissions income</b>	<b>2,247</b>	<b>3,071</b>
Net income from trading	413	624
Net income from other financial instruments	53	73
Net other operating expense	(8,539)	(11,574)
<b>Total income</b>	<b>11,050</b>	<b>15,497</b>
Loan loss provision charges	(1,946)	(2,855)
<b>Profit before income tax</b>	<b>9,104</b>	<b>12,642</b>
Income tax expense	(948)	(1,319)
<b>Net profit for the year</b>	<b>8,156</b>	<b>11,323</b>
Other comprehensive income	1,290	1,921
<b>Total comprehensive income</b>	<b>9,446</b>	<b>13,244</b>