

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

**31.12.2019**

**Eur '000**

<b>Description</b>	<b>Previous quarter 30.09.2019</b>	<b>Actual quarter 31.12.2019</b>
Interest income	10,976	14,760
Interest expense	(1,640)	(2,399)
<b>Net interest income</b>	<b>9,336</b>	<b>12,361</b>
Fees and commissions income	2,148	3,037
Fees and commissions expense	(755)	(1,047)
<b>Net fees and commissions income</b>	<b>1,392</b>	<b>1,990</b>
Net income from trading	54	63
Net income from other financial instruments	1,003	1,003
Net other operating income (expense)	(5,462)	(7,624)
<b>Total income</b>	<b>6,323</b>	<b>7,793</b>
Loan loss provision charges	(642)	(703)
<b>Profit before income tax</b>	<b>5,681</b>	<b>7,090</b>
Income tax expense	(568)	(709)
<b>Net profit for the year</b>	<b>5,113</b>	<b>6,381</b>
Other comprehensive income	(41)	(67)
<b>Total comprehensive income</b>	<b>5,072</b>	<b>6,314</b>