

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

**31.12.2021**

**Eur '000**

<b>Description</b>	<b>Previous quarter 30.09.2021</b>	<b>Actual quarter 31.12.2021</b>
Interest income	12,746	17,264
Interest expense	(1,467)	(2,015)
<b>Net interest income</b>	<b>11,279</b>	<b>15,249</b>
Fees and commissions income	2,971	4,178
Fees and commissions expense	(963)	(1,363)
<b>Net fees and commissions income</b>	<b>2,008</b>	<b>2,815</b>
Net income from trading	45	54
Net income from other financial instruments	988	1,010
Net other operating income (expense)	(6,324)	(8,923)
<b>Total income</b>	<b>7,996</b>	<b>10,206</b>
Loan loss provision charges	(1,879)	(1,547)
<b>Profit before income tax</b>	<b>6,117</b>	<b>8,659</b>
Income tax expense	(649)	(911)
<b>Net profit for the year</b>	<b>5,468</b>	<b>7,748</b>
Other comprehensive income	11	11
<b>Total comprehensive income</b>	<b>5,479</b>	<b>7,759</b>