

## Statement of Comprehensive income for the quarter ending: 31.12.2022

## Eur '000

| Description                                 | Previous<br>quarter<br>30.09.2022 | Actual<br>quarter<br>31.12.2022 |
|---------------------------------------------|-----------------------------------|---------------------------------|
| Interest income                             | 14,116                            | 19,181                          |
| Interest expense                            | (1,738)                           | (2,389)                         |
| Net interest income                         | 12,378                            | 16,792                          |
|                                             |                                   |                                 |
| Fees and commissions income                 | 3,480                             | 4,717                           |
| Fees and commissions expense                | (1,640)                           | (2,077)                         |
| Net fees and commissions income             | 1,840                             | 2,640                           |
|                                             |                                   |                                 |
| Net income from trading                     | 41                                | 53                              |
| Net income from other financial instruments | 652                               | 691                             |
| Net other operating income (expense)        | (6,838)                           | (9,135)                         |
|                                             |                                   |                                 |
| Total income                                | 8,073                             | 11,041                          |
|                                             |                                   |                                 |
| Loan loss provision charges                 | (1,391)                           | (1,761)                         |
|                                             |                                   |                                 |
| Profit before income tax                    | 6,682                             | 9,280                           |
| Income tax expense                          | (696)                             | (964)                           |
| Net profit for the year                     | 5,986                             | 8,316                           |
| Other comprehensive income                  | (932)                             | (938)                           |
| Total comprehensive income                  | 5,054                             | 7,378                           |