

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

**31.12.2025**

**Euro '000**

Description	Previous quarter 30.09.2025	Actual quarter 31.12.2025
Interest income	25,883	35,394
Interest expense	(5,764)	(8,011)
<b>Net interest income</b>	<b>20,119</b>	<b>27,383</b>
Fees and commissions income	4,569	6,203
Fees and commissions expense	(2,167)	(2,958)
<b>Net fees and commissions income</b>	<b>2,402</b>	<b>3,245</b>
Net income from trading	1,161	1,532
Net income from other financial instruments	79	130
Net other operating expense	(9,367)	(12,807)
<b>Total income</b>	<b>14,394</b>	<b>19,483</b>
Loan loss provision charges	(3,086)	(4,697)
<b>Profit before income tax</b>	<b>11,308</b>	<b>14,786</b>
Income tax expense	(1,191)	(1,573)
<b>Net profit for the year</b>	<b>10,117</b>	<b>13,213</b>
Other comprehensive income	(327)	(53)
<b>Total comprehensive income</b>	<b>9,790</b>	<b>13,160</b>