

## Income statement

(in thousands of EUR )		Year ended 31 December	
		2010	2009
1	Interest and similar income	95,026	93,387
2	Interest expense and similar charges	28,985	35,238
3	<b>Net interest income (1-2)</b>	<b>66,041</b>	<b>58,149</b>
4	Dividend income	1,211	176
5	Fee and commission income	11,342	10,794
6	Fee and commission expense	877	904
7	<b>Net fee and commission income (5-6)</b>	<b>10,465</b>	<b>9,890</b>
8	Net gains on financial assets and liabilities not measured at fair value through profit and loss	186	13,214
9	Net gains and losses on financial assets and liabilities held for trading	(2,405)	2,494
10	Losses on financial assets and liabilities designated at fair value through profit or loss	1,710	2,488
11	Exchange differences	30	(91)
12	Net gains on disposals of assets other than held for sale	6	436
13	Other operating net income	556	2,672
14	Administration costs	26,019	25,595
15	Depreciation	2,107	2,665
16	Provisions	(6,915)	4,973
17	Impairment	30,904	15,709
18	Share of profit of associates and joint ventures accounted for using the equity method	416	577
19	<b>Total profit before tax</b> (3+4+7+8+9+10+11+12+13-14-15-16-17+18)	<b>26,101</b>	<b>41,063</b>
20	Tax expense related to profit or loss	5,009	7,224
21	<b>Total profit after tax (19-20)</b>	<b>21,092</b>	<b>33,839</b>
22	<b>PROFIT FOR THE PERIOD (21)</b>	<b>21,092</b>	<b>33,839</b>

## Statement of comprehensive income

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(in thousands of EUR )		Year ended 31 December	
		2010	2009
1	<b>PROFIT FOR THE PERIOD</b>	21,092	33,839
2	<b>TOTAL OTHER COMPREHENSIVE GAINS/(LOSSES) AFTER TAX (3+7)</b>	(5,996)	11,794
3	<b>Net gains/(losses) on financial investments available-for-sale (4+5+6)</b>	(7,495)	14,867
4	Net unrealised gains/(losses) recognised in other comprehensive income, before tax	(18,283)	14,706
5	Realised (gains)/losses reclassified to the income statement from other comprehensive income	10,788	37
6	Other reclassification	-	124
7	<b>Tax related to other comprehensive gains/(losses)</b>	1,499	(3,073)
8	<b>TOTAL COMPREHENSIVE INCOME (1+2)</b>	<b>15,096</b>	<b>45,633</b>