

## Income statement

<i>(in thousands of EUR )</i>		Year ended 31 December	
		2008	2007
1	Interest and similar income	107,876	82,980
2	Interest expense and similar charges	50,510	34,111
3	<b>Net interest income (1-2)</b>	<b>57,366</b>	<b>48,869</b>
4	Dividend income	4,256	7,468
5	Fee and commission income	11,399	12,144
6	Fee and commission expense	908	946
7	<b>Net fee and commission income (5-6)</b>	<b>10,491</b>	<b>11,198</b>
8	Net gains on financial assets and liabilities not measured at fair value through profit and loss	10,354	11,704
9	Net losses on financial assets and liabilities held for trading	(19,867)	25,113
10	Net losses on financial assets and liabilities designated at fair value through profit or loss	(17,035)	(5,287)
11	Exchange differences	(63)	(10)
12	Net gains on disposals of assets other than held for sale	23,330	45
13	Other operating net income	1,433	594
14	Administration costs	24,500	22,616
15	Depreciation	1,645	2,512
16	Provisions	202	(2,580)
17	Impairment	(5,424)	14,422
18	Share of profit of associates and joint ventures accounted for using the equity method	453	2,656
19	<b>Total profit before tax from continuing operations</b> (3+4+7+8+9+10+11+12+13-14-15-16-17+18)	<b>49,759</b>	<b>65,380</b>
20	Tax expense related to profit or loss from continuing operations	7,265	12,182
21	<b>Total profit after tax (19-20)</b>	<b>42,530</b>	<b>53,198</b>