

## Income statement

	2014	2013
	1H	1H
<i>(in thousands of EUR)</i>		
1 Interest and similar income	28,947	32,849
2 Interest expense and similar charges	9,787	14,348
<b>3 Net interest income (1-2)</b>	<b>19,160</b>	<b>18,501</b>
4 Dividend income	861	-
5 Fee and commission income	5,452	5,274
6 Fee and commission expense	275	324
<b>7 Net fee and commission income (5-6)</b>	<b>5,177</b>	<b>4,950</b>
8 Net gains on financial assets and liabilities not measured at fair value through profit and loss	194	3,382
9 Net gains/losses on financial assets and liabilities held for trading	698	(1,193)
10 Net gains on financial assets and liabilities designated at fair value through profit or loss	1,373	649
11 Exchange differences	(2)	(14)
12 Net gains on disposals of assets other than held for sale	77	10
13 Other operating net income	(641)	(502)
14 Administration costs	11,732	12,605
15 Depreciation	1,142	1,231
16 Provisions	258	(53)
17 Impairment	11,109	7,495
<b>18 Total profit before tax</b> (3+4+7+8+9+10+11+12+13-14-15-16-17)	<b>2,656</b>	<b>4,505</b>
19 Deferred tax expense related to profit	223	-
20 Tax expense related to profit or loss	79	379
<b>21 Total profit after tax (18-19-20)</b>	<b>2,354</b>	<b>4,126</b>
<b>22 PROFIT FOR THE PERIOD (21)</b>	<b>2,354</b>	<b>4,126</b>

## Statement of comprehensive income

	2014	2013
	1H	1H
<i>(in thousands of EUR)</i>		
<b>1 PROFIT FOR THE PERIOD</b>	<b>2,354</b>	<b>4,126</b>
<b>2 TOTAL OTHER COMPREHENSIVE GAINS/LOSSES AFTER TAX</b>	<b>19,013</b>	<b>(11,208)</b>
<b>3 ITEMS THAT WILL BE SUBSEQUENTLY RECLASSIFIED TO PROFIT OR LOSS</b>	<b>19,013</b>	<b>(11,208)</b>
3.1 Net gains/losses on financial investments available-for-sale	22,907	(13,504)
3.1.1 Net unrealised gains/losses recognized in other comprehensive income, before tax	22,955	(7,854)
3.1.2 Realised losses reclassified to the income statement from other comprehensive income	(48)	(5,650)
3.2 Tax related to items that will be subsequently reclassified to profit or loss	(3,894)	2,296
<b>4 TOTAL COMPREHENSIVE INCOME (1+2)</b>	<b>21,367</b>	<b>(7,082)</b>