

**Income statement***(in thousands of EUR)*

	<b>2015</b>	<b>2014</b>
	<b>1H</b>	<b>1H</b>
1 Interest income	21,720	28,947
2 Interest expense	5,459	9,787
<b>3 Net interest income (1-2)</b>	<b>16,261</b>	<b>19,160</b>
4 Dividend income	15	861
5 Fee and commission income	5,988	5,452
6 Fee and commission expense	261	275
<b>7 Net fee and commission income (5-6)</b>	<b>5,727</b>	<b>5,177</b>
8 Net gains/losses on financial assets and liabilities not measured at fair value through profit and loss	(647)	194
9 Net gains on financial assets and liabilities held for trading	111	698
10 Net gains on financial assets and liabilities designated at fair value through profit or loss	1,576	1,373
11 Exchange differences	5	(3)
12 Net gains on disposals of assets other than held for sale	6	77
13 Other operating net loss	(1,211)	(641)
14 Administration costs	11,407	11,732
15 Depreciation	856	1,142
16 Provisions	(28)	258
17 Impairment	5,163	11,109
<b>18 Total profit before tax</b> (3+4+7+8+9+10+11+12+13-14-15-16-17)	<b>4,445</b>	<b>2,656</b>
19 Tax expense related to profit	-	79
20 Deferred tax expense related to profit	718	223
<b>21 Total profit after tax (18-19-20)</b>	<b>3,727</b>	<b>2,354</b>
<b>22 PROFIT FOR THE YEAR (21)</b>	<b>3,727</b>	<b>2,354</b>

**Statement of comprehensive income***(in thousands of EUR)*

	<b>2015</b>	<b>2014</b>
	<b>1H</b>	<b>1H</b>
<b>1 PROFIT FOR THE YEAR AFTER TAX</b>	<b>3,727</b>	<b>2,354</b>
<b>2 OTHER COMPREHENSIVE INCOME AFTER TAX</b>	<b>(2,644)</b>	<b>19,013</b>
<b>3 ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS</b>	<b>(2,644)</b>	<b>19,013</b>
3.1 Available-for-sale financial assets	(2,646)	22,907
3.1.1 Valuation gains/losses taken to equity	(12)	22,955
3.1.2 Transferred to profit or loss	-	(48)
3.1.3 Other reclassifications	(2,634)	-
3.2 Income tax relating to items that may be reclassified to profit or loss	2	(3,894)
<b>4 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)</b>	<b>1,082</b>	<b>21,367</b>