

Income statement*(in thousands of EUR)*

	2016	2015
	1H	1H
1 Interest income	16,447	21,720
2 Interest expense	3,468	5,459
3 Net interest income (1-2)	12,979	16,261
4 Dividend income	109	15
5 Fee and commission income	4,952	5,988
6 Fee and commission expense	269	261
7 Net fee and commission income (5-6)	4,683	5,727
8 Net gains/losses on financial assets and liabilities not measured at fair value through profit and loss	(61)	(647)
9 Net gains/losses on financial assets and liabilities held for trading	1,149	111
10 Net gains on financial assets and liabilities designated at fair value through profit or loss	-	1,576
11 Exchange differences	186	5
12 Net gains on disposals of assets other than held for sale	7	6
13 Other operating net loss	(245)	(1,211)
14 Administration costs	12,527	11,407
15 Depreciation	878	856
16 Provisions	(11)	(28)
17 Impairment	1,839	5,163
18 Total profit before tax (3+4+7+8+9+10+11+12+13-14-15-16-17)	3,574	4,445
19 Tax	579	718
20 Total profit after tax (18-19)	2,995	3,727
21 PROFIT FOR THE YEAR (20)	2,995	3,727

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

	2016	2015
	1H	1H
1 PROFIT FOR THE YEAR AFTER TAX	2,995	3,727
2 OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)	1,280	(2,644)
3 ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	-	-
3.1 Actuarial gains on defined benefit pension plans	-	-
4 ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS	1,280	(2,644)
4.1 Available-for-sale financial assets	1,787	(2,646)
4.1.1 Valuation gains/losses taken to equity	2,996	(12)
4.1.2 Transferred to profit or loss	(16)	-
4.1.3 Other reclassifications	(1,194)	(2,634)
4.2 Income tax relating to items that may be reclassified to profit or loss	(507)	2
5 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	4,275	1,082