

Income statement

(in thousands of EUR)

| | 2017 | 2016 |
|---|---------------|---------------|
| | 1H | 1H |
| 1 Interest income | 17,722 | 16,447 |
| 2 Interest expense | 2,229 | 3,468 |
| 3 Net interest income (1-2) | 15,493 | 12,979 |
| 4 Dividend income | 348 | 109 |
| 5 Fee and commission income | 5,530 | 4,952 |
| 6 Fee and commission expense | 350 | 269 |
| 7 Net fee and commission income (5-6) | 5,180 | 4,683 |
| 8 Net gains/losses on financial assets and liabilities not measured at fair value through profit and loss | 169 | (61) |
| 9 Net gains/losses on financial assets and liabilities held for trading | 4 | 1,149 |
| 10 Exchange differences | 92 | 186 |
| 11 Net gains on disposals of assets other than held for sale | (12) | 7 |
| 12 Other operating net loss | (608) | (245) |
| 13 Administration costs | 14,506 | 12,527 |
| 14 Depreciation | 812 | 878 |
| 15 Provisions | (158) | (11) |
| 16 Impairment | 896 | 1,839 |
| 17 Total profit before tax (3+4+7+8+9+10+11+12-13-14-15-16) | 4,610 | 3,574 |
| 18 Tax | 444 | - |
| 19 Deferred tax | 605 | 579 |
| 20 Total profit after tax (17-18-19) | 3,561 | 2,995 |
| 21 PROFIT FOR THE YEAR (20) | 3,561 | 2,995 |

Statement of comprehensive income

(in thousands of EUR)

| | 2017 | 2016 |
|---|----------------|--------------|
| | 1H | 1H |
| 1 PROFIT FOR THE YEAR AFTER TAX | 3,561 | 2,995 |
| 2 OTHER COMPREHENSIVE INCOME AFTER TAX | (2,052) | 1,280 |
| 3 ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS | (2,052) | 1,280 |
| 3.1 Available-for-sale financial assets | (2,342) | 1,787 |
| 3.1.1 Valuation gains/losses taken to equity | (1,523) | 2,996 |
| 3.1.2 Transferred to profit or loss | - | (16) |
| 3.1.3 Other reclassifications | (818) | (1,194) |
| 3.2 Income tax relating to items that may be reclassified to profit or loss | 289 | (507) |
| 4 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2) | 1,509 | 4,275 |