

Income statement

	<i>(in thousands of EUR)</i>	
	I-VI 2019	I-VI 2018
1 Interest income	21,613	20,972
2 Interest expense	2,925	2,642
3 Net interest income (1-2)	18,688	18,330
4 Dividend income	15	111
5 Fee and commission income	6,233	6,827
6 Fee and commission expense	299	807
7 Net fee and commission income (5-6)	5,934	6,020
8 Net gains on derecognition of financial assets and liabilities not measured at fair value through profit or loss	1,123	20
9 Net gains on financial assets and liabilities held for trading	331	304
10 Net gains or losses on non-trading financial assets mandatorily at fair value through profit or loss	5,256	(504)
11 Net losses on financial assets and liabilities designated at fair value through profit or loss	307	0
12 Net exchange differences	18	(18)
13 Net gains and losses on derecognition of non-financial assets	(299)	417
14 Other net operating income	583	222
15 Administrative expenses	14,771	14,815
16 Depreciation	1,107	876
17 Provisions	743	108
18 Impairment	(11,765)	(4,692)
19 Profit before tax from continuing operations (3+4+7+8+9+10+11+12+13+14-15-16-17-18)	27,100	13,795
20 Tax	2,524	1,206
21 Deferred tax	2,603	1,206
22 profit after tax from continuing operations (19-20-21)	21,973	11,383
23 PROFIT FOR THE FINANCIAL YEAR (22)	21,973	11,383

Statement of comprehensive income

	<i>(in thousands of EUR)</i>	
	I-VI 2019	I-VI 2018
1 PROFIT FOR THE FINANCIAL YEAR	21,973	11,383
2 OTHER COMPREHENSIVE LOSS AFTER TAX	(76)	(905)
3 ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	39	2
3.1 Fair value changes of equity instruments measured at fair value through other comprehensive income	48	2
3.2 Income tax relating to items that will not be reclassified	(9)	0
4 ITEMS THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS	(115)	(907)
4.1 Debt instruments measured at fair value through other comprehensive income	(142)	(1,119)
4.1.1 Valuation gains/losses taken to equity	(180)	(1,119)
4.1.2 Transferred to profit or loss	38	0
4.2 Income tax relating to items that may be reclassified to profit or loss	27	212
5 TOTAL COMPREHENSIVE INCOME FOR THE YEAR (1+2)	21,897	10,478