

## Income statement

	<b>2014</b>	<b>2013</b>
<i>(in thousands of EUR)</i>		
1 Interest income	52,272	61,942
2 Interest expense	17,308	26,631
<b>3 Net interest income (1-2)</b>	<b>34,964</b>	<b>35,311</b>
4 Dividend income	861	1,166
5 Fee and commission income	11,010	10,518
6 Fee and commission expense	606	673
<b>7 Net fee and commission income (5-6)</b>	<b>10,404</b>	<b>9,845</b>
8 Net gains/losses on financial assets and liabilities not measured at fair value through profit and loss	10,533	(1,619)
9 Net gains/losses on financial assets and liabilities held for trading	1,738	(4,523)
10 Net gains on financial assets and liabilities designated at fair value through profit or loss	1,587	2,020
11 Exchange differences	(35)	(21)
12 Net gains on disposals of assets other than held for sale	126	21
13 Other operating net loss	(1,482)	(1,060)
14 Administration costs	24,454	24,345
15 Depreciation	2,159	2,406
16 Provisions	219	655
17 Impairment	30,262	125,252
<b>18 Total profit/loss before tax</b> (3+4+7+8+9+10+11+12+13-14-15-16-17)	<b>2,602</b>	<b>(111,518)</b>
19 Tax	555	4,082
<b>20 Total profit/loss after tax (18-19)</b>	<b>2,047</b>	<b>(115,600)</b>
<b>21 PROFIT/LOSS FOR THE YEAR (20)</b>	<b>2,047</b>	<b>(115,600)</b>

## Statement of comprehensive income

	<b>2014</b>	<b>2013</b>
<i>(in thousands of EUR)</i>		
<b>1 PROFIT/LOSS FOR THE YEAR AFTER TAX</b>	<b>2,047</b>	<b>(115,600)</b>
<b>2 OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)</b>	<b>18,755</b>	<b>(7,587)</b>
<b>3 ITEMS THAT WILL NOT RECLASSIFIED TO PROFIT OR LOSS</b>	<b>49</b>	<b>9</b>
3.1 Actuarial gains on pension schemes recognized in retained profit/loss	49	9
<b>4 ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS</b>	<b>18,706</b>	<b>(7,596)</b>
4.1 Available-for-sale financial assets	20,086	(9,152)
4.1.1 Valuation gains/losses taken to equity	24,768	(3,502)
4.1.2 Transferred to profit or loss	(4,237)	(5,650)
4.1.3 Other reclassifications	(444)	-
4.2 Income tax relating to items that may be reclassified to profit or loss	(1,380)	1,556
<b>5 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)</b>	<b>20,802</b>	<b>(123,187)</b>