

Income statement

<i>(in thousands of EUR)</i>		2015	2014
1	Interest income	40,645	52,272
2	Interest expense	9,653	17,308
3	Net interest income (1-2)	30,992	34,964
4	Dividend income	23	861
5	Fee and commission income	11,866	11,010
6	Fee and commission expense	556	606
7	Net fee and commission income (5-6)	11,310	10,404
8	Net gains/losses on financial assets and liabilities not measured at fair value through profit and loss	(789)	10,533
9	Net gains/losses on financial assets and liabilities held for trading	(191)	1,738
10	Net gains on financial assets and liabilities designated at fair value through profit or loss	1,673	1,587
11	Exchange differences	(46)	(35)
12	Net gains on disposals of assets other than held for sale	27	126
13	Other operating net loss	(907)	(1,482)
14	Administration costs	24,574	24,454
15	Depreciation	1,737	2,159
16	Provisions	353	219
17	Impairment	11,266	30,262
18	Total profit before tax (3+4+7+8+9+10+11+12+13-14-15-16-17)	4,162	2,602
19	Tax	922	555
20	Total profit after tax (18-19)	3,240	2,047
21	PROFIT FOR THE YEAR (20)	3,240	2,047

Statement of comprehensive income

<i>(in thousands of EUR)</i>		2015	2014
1	PROFIT FOR THE YEAR AFTER TAX	3,240	2,047
2	OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)	(5,557)	18,755
3	ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	21	49
3.1	Actuarial gains on defined benefit pension plans	21	49
4	ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS	(5,578)	18,706
4.1	Available-for-sale financial assets	(5,644)	20,086
4.1.1	Valuation gains/losses taken to equity	(410)	24,768
4.1.2	Transferred to profit or loss	19	(4,237)
4.1.3	Other reclassifications	(5,253)	(444)
4.2	Income tax relating to items that may be reclassified to profit or loss	66	(1,380)
5	TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	(2,317)	20,802