

Income statement

	2017	2016
	3Q	3Q
(in thousands of EUR)		
1 Interest income	27,447	24,791
2 Interest expense	3,282	4,901
3 Net interest income (1-2)	24,165	19,890
4 Dividend income	348	109
5 Fee and commission income	8,606	7,414
6 Fee and commission expense	638	434
7 Net fee and commission income (5-6)	7,968	6,980
8 Net gains/losses on financial assets and liabilities not measured at fair value through profit and loss	1,199	2,463
9 Net gains/losses on financial assets and liabilities held for trading	84	1,234
10 Exchange differences	119	198
11 Net gains on disposals of assets other than held for sale	(85)	8
12 Other operating net loss	(621)	(230)
13 Administration costs	21,529	19,678
14 Depreciation	1,213	1,318
15 Provisions	(150)	(9)
16 Impairment	3,475	(362)
17 Total profit before tax (3+4+7+8+9+10+11+12-13-14-15-16)	7,110	10,027
18 Tax	632	-
19 Deferred tax	1,761	1,678
20 Total profit after tax (17-18-19)	4,717	8,349
21 PROFIT FOR THE YEAR (20)	4,717	8,349

Statement of comprehensive income

	2017	2016
	3Q	3Q
(in thousands of EUR)		
1 PROFIT FOR THE YEAR AFTER TAX	4,717	8,349
2 OTHER COMPREHENSIVE INCOME AFTER TAX	(1,908)	1,134
3 ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS	(1,908)	1,134
3.1 Available-for-sale financial assets	(2,081)	1,705
3.1.1 Valuation gains/losses taken to equity	(912)	3,370
3.1.2 Transferred to profit or loss	-	(16)
3.1.3 Other reclassifications	(1,169)	(1,649)
3.2 Income tax relating to items that may be reclassified to profit or loss	173	(571)
4 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	2,809	9,483