

Income statement

	I-XII 2017	I-XII 2016
<i>(in thousands of EUR)</i>		
1 Interest income	38,202	34,740
2 Interest expense	4,401	6,240
3 Net interest income (1-2)	33,801	28,500
4 Dividend income	348	109
5 Fee and commission income	12,283	10,242
6 Fee and commission expense	1,008	608
7 Net fee and commission income (5-6)	11,275	9,634
8 Net gains/losses on financial assets and liabilities not measured at fair value through profit and loss	1,332	2,783
9 Net gains/losses on financial assets and liabilities held for trading	217	1,306
10 Exchange differences	152	171
11 Net gains on disposals of assets other than held for sale	(139)	632
12 Other operating net loss	(95)	(60)
13 Administration costs	29,666	27,935
14 Depreciation	1,596	1,760
15 Provisions	681	558
16 Impairment	4,839	5,351
17 Total loss from non-current assets and disposal groups classified as held for sale	(57)	-
18 Total profit before tax (3+4+7+8+9+10+11+12-13-14-15-16+17)	10,052	7,471
19 Tax	2,611	1,172
20 Deferred tax	940	-
21 Total profit after tax (18-19-20)	6,501	6,299
22 PROFIT FOR THE YEAR (21)	6,501	6,299

Statement of comprehensive income

	I-XII 2017	I-XII 2016
<i>(in thousands of EUR)</i>		
1 PROFIT FOR THE YEAR AFTER TAX	6,501	6,299
2 OTHER COMPREHENSIVE INCOME AFTER TAX	(2,552)	(1,774)
3 ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	(50)	(69)
3.1 Actuarial gains on defined benefit pension plans	(50)	(69)
4 ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS	(2,502)	(1,705)
4.1 Available-for-sale financial assets	(2,732)	(1,374)
4.1.1 Valuation gains/losses taken to equity	(1,213)	483
4.1.2 Transferred to profit or loss	-	(10)
4.1.3 Other reclassifications	(1,519)	(1,847)
4.2 Income tax relating to items that may be reclassified to profit or loss	230	(331)
5 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	3,949	4,525