

**Income statement**

	I-XII 2018	I-XII 2017
<i>(in thousands of EUR)</i>		
1 Interest income	41,146	38,202
2 Interest expenses	5,539	4,401
<b>3 Net interest income (1-2)</b>	<b>35,607</b>	<b>33,801</b>
4 Dividend income	111	348
5 Fee and commission income	13,013	12,283
6 Fee and commission expenses	1,203	1,008
<b>7 Net fee and commission income (5-6)</b>	<b>11,810</b>	<b>11,275</b>
8 Net gains on financial assets and liabilities not measured at fair value through profit or loss	2,208	1,332
9 Net gains on financial assets and liabilities held for trading	847	217
10 Net gains on non-trading financial assets mandatorily at fair value through profit or loss	1,188	0
11 Net losses on financial assets and liabilities designated at fair value through profit or loss	(307)	0
12 Net exchange differences	(85)	152
13 Loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	(9)	(57)
14 Net gains or losses on derecognition of non-financial assets	680	(139)
15 Net modification losses	(59)	0
16 Other net operating income	83	(95)
17 Administrative expenses	(29,759)	(29,666)
18 Depreciation	(1,888)	(1,596)
19 Provisions	(779)	(681)
20 Impairment	1,031	(4,839)
<b>21 Profit before tax from continuing operations (3+4+7 to 20)</b>	<b>20,679</b>	<b>10,052</b>
22 Deferred tax	(1,683)	(2,611)
23 Tax	(1,847)	(940)
<b>24 Profit after tax from continuing operations (21+22+23)</b>	<b>17,149</b>	<b>6,501</b>
<b>25 PROFIT FOR THE FINANCIAL YEAR (24)</b>	<b>17,149</b>	<b>6,501</b>

**Statement of comprehensive income**

<i>(in thousands of EUR)</i>		I-XII 2018	I-XII 2017
<b>1</b>	<b>PROFIT FOR THE FINANCIAL YEAR</b>	<b>17,149</b>	<b>6,501</b>
<b>2</b>	<b>OTHER COMPREHENSIVE LOSS AFTER TAX (3+4)</b>	<b>(1,711)</b>	<b>(2,552)</b>
<b>3</b>	<b>ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS</b>	<b>11</b>	<b>(50)</b>
3.1	Actuarial gains or losses on defined benefit pensions plans	14	(50)
3.2	Fair value changes of equity instruments measured at fair value through other comprehensive income	(4)	-
3.3	Income tax relating to items that will not be reclassified	1	-
<b>4</b>	<b>ITEMS THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS</b>	<b>(1,722)</b>	<b>(2,502)</b>
4.1	Debt instruments at fair value through other comprehensive income	(2,126)	-
4.1.1	Valuation gains or losses taken to equity	(2,126)	-
4.1.2	Other reclassifications	-	-
4.2	Available-for-sale financial assets	-	(2,732)
4.2.1	Valuation gains/losses taken to equity	-	(1,213)
4.2.2	Other reclassifications	-	(1,519)
4.3	Income tax relating to items that may be reclassified to profit or loss	404	230
<b>5</b>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR (1 + 2)</b>	<b>15,438</b>	<b>3,949</b>