

Income statement*(in thousands of EUR)*

	I-XII 2019	I-XII 2018
1 Interest income	44,628	41,146
2 Interest expenses	5,810	5,539
3 Net interest income (1-2)	38,818	35,607
4 Dividend income	113	111
5 Fee and commission income	12,799	13,013
6 Fee and commission expenses	681	1,203
7 Net fee and commission income (5-6)	12,118	11,810
8 Gains less losses on financial assets and liabilities not measured at fair value through profit or loss	1,976	2,208
9 Gains less losses on financial assets and liabilities held for trading	673	847
10 Gains less losses on non-trading financial assets mandatorily at fair value through profit or loss	8,087	1,188
11 Gains less losses on financial assets and liabilities designated at fair value through profit or loss	307	(307)
12 Exchange differences	10	(85)
13 Gains less losses on derecognition of non-financial assets	(270)	680
14 Other operating gains less losses	(70)	83
15 Administration costs	(30,516)	(29,759)
16 Depreciation	(2,247)	(1,888)
17 Modification gains/(losses)	71	(59)
18 Provisions	(1,323)	(779)
19 Impairment	25,530	1,031
20 Gains less losses from non-current assets held for sale	-	(9)
21 PROFIT BEFORE TAX FROM CONTINUING OPERATIONS (3+4+7 to 20)	53,277	20,679
22 Deferred tax	(5,573)	(1,683)
23 Current tax	(4,522)	(1,847)
24 PROFIT AFTER TAX FROM CONTINUING OPERATIONS (21+22+23)	43,182	17,149
25 PROFIT FOR THE YEAR (24)	43,182	17,149

Statement of comprehensive income*(in thousands of EUR)*

	I-XII 2019	I-XII 2018
1 PROFIT FOR THE YEAR AFTER TAX	43,182	17,149
2 OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)	(527)	(1,711)
3 ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	79	11
3.1. Actuarial gains on defined benefit pension plans	54	14
3.2. Fair value changes of equity instruments measured at fair value through other comprehensive income	31	(4)
3.3. Income tax relating to items that will not be reclassified to profit or loss	(6)	1
4 ITEMS THAT MAY BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	(606)	(1,722)
4.1 Debt instruments measured at fair value through other comprehensive income	(748)	(2,126)
4.1.1 Valuation losses taken to equity	(878)	(2,126)
4.1.2 Transferred to profit or loss	130	-
4.2 Income tax relating to items that may be reclassified to profit or loss	142	404
5 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	42,655	15,438