

Income statement (audited)*(in thousands of EUR)*

	I-XII 2020	I-XII 2019
1 Interest income	46,805	44,628
2 Interest expenses	5,544	5,810
3 Net interest income (1-2)	41,261	38,818
4 Dividend income	94	113
5 Fee and commission income	12,462	12,799
6 Fee and commission expenses	690	681
7 Net fee and commission income (5-6)	11,772	12,118
8 Gains less losses on financial assets and liabilities not measured at fair value through profit or loss	2,489	1,976
9 Gains less losses on financial assets and liabilities held for trading	921	673
10 Gains less losses on non-trading financial assets mandatorily at fair value through profit or loss	122	8,087
11 Gains less losses on financial assets and liabilities designated at fair value through profit or loss	-	307
12 Exchange differences	(35)	10
13 Gains less losses on derecognition of non-financial assets	590	(270)
14 Modification gains/(losses)	(43)	71
15 Other operating gains less losses	3,709	3,000
16 Administration costs	(31,079)	(31,101)
17 Cash contributions to resolution funds and deposit guarantee schemes	(1,666)	(1,956)
18 Depreciation	(2,483)	(2,247)
19 Provisions	(640)	(1,323)
20 Impairment	(1,233)	25,001
21 PROFIT BEFORE TAX FROM CONTINUING OPERATIONS (3+4+7 to 20)	23,779	53,277
22 Deferred tax	576	(5,573)
23 Current tax	(2,139)	(4,522)
24 PROFIT AFTER TAX FROM CONTINUING OPERATIONS (21+22+23)	22,216	43,182
25 PROFIT FOR THE YEAR (24)	22,216	43,182

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

	I-XII 2020	I-XII 2019
1 PROFIT FOR THE YEAR AFTER TAX	22,216	43,182
2 OTHER COMPREHENSIVE INCOME AFTER TAX (3+4)	421	(527)
3 ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS	45	79
3.1. Actuarial gains on defined benefit pension plans	22	54
3.2. Fair value changes of equity instruments measured at fair value through other comprehensive income	28	31
3.3. Income tax relating to items that will not be reclassified to profit or loss	(5)	(6)
4 ITEMS THAT MAY BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	377	(606)
4.1 Debt instruments measured at fair value through other comprehensive income	465	(748)
4.1.1 Valuation losses taken to equity	465	(878)
4.1.2 Transferred to profit or loss	0	130
4.2 Income tax relating to items that may be reclassified to profit or loss	(88)	142
5 TOTAL COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX (1+2)	22,637	42,655