

## INCOME STATEMENT AS OF 09/30/16

## SCHEDULE BU

Note: Published information represents constituent part of quarterly reports that the banks submit to CBM.  
The information is published with banks' consent, and CBM is not responsible for its accuracy.

(000 EURO)

POSITION	AMOUNT
1. Interest income and similar income	6,918
2. Interest expense and similar expenses	3,816
<b>3. NET INTEREST INCOME (1- 2)</b>	<b>3,102</b>
4. Income from dividends	
5. Allowances for impairment	219
6. Provision expenses	67
7. Fee and commission income	7,042
8. Fee and commission expense	3,235
<b>9. NET FEE AND COMMISSION INCOME (7- 8)</b>	<b>3,807</b>
10. Net gains/losses from financial instruments held for trading	667
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	-364
15. Employee expenses	2,997
16. Overhead and administrative expenses	3,004
17. Depreciation expenses	413
18. Other expenses	451
19. Other income	281
<b>20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)</b>	<b>342</b>
21. Profit tax	
<b>22. NET PROFIT/LOSS (20 - 21)</b>	<b>342</b>