

INCOME STATEMENT AS OF 12/31/15

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	11,493
2. Interest expense and similar expenses	6,065
3. NET INTEREST INCOME (1- 2)	5,428
4. Income from dividends	
5. Allowances for impairment	1,517
6. Provision expenses	134
7. Fee and commission income	9,510
8. Fee and commission expense	3,692
9. NET FEE AND COMMISSION INCOME (7- 8)	5,818
10. Net gains/losses from financial instruments held for trading	577
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	59
15. Employee expenses	4,460
16. Overhead and administrative expenses	4,838
17. Depreciation expenses	538
18. Other expenses	367
19. Other income	170
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	197
21. Profit tax	-2
22. NET PROFIT/LOSS (20 - 21)	199