

## INCOME STATEMENT AS OF 12/31/13

## 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	36,606
2. Interest expense and similar expenses	15,359
<b>3. NET INTEREST INCOME (1- 2)</b>	<b>21,247</b>
4. Income from dividends	8
5. Allowances for impairment	7,511
6. Provision expenses	-1,283
7. Fee and commission income	17,825
8. Fee and commission expense	6,468
<b>9. NET FEE AND COMMISSION INCOME (7- 8)</b>	<b>11,357</b>
10. Net gains/losses from financial instruments held for trading	
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	-27
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	766
15. Employee expenses	12,988
16. Overhead and administrative expenses	6,933
17. Depreciation expenses	2,712
18. Other expenses	898
19. Other income	2,727
<b>20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)</b>	<b>6,320</b>
21. Profit tax	
<b>22. NET PROFIT/LOSS (20 - 21)</b>	<b>6,320</b>