

## 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	25,328
2. Interest expense and similar expenses	3,610
<b>3. NET INTEREST INCOME (1- 2)</b>	<b>21,718</b>
4. Income from dividends	13
5. Allowances for impairment	8,244
6. Provision expenses	-388
7. Fee and commission income	15,536
8. Fee and commission expense	5,967
<b>9. NET FEE AND COMMISSION INCOME (7- 8)</b>	<b>9,568</b>
10. Net gains/losses from financial instruments held for trading	394
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	-70
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	742
15. Employee expenses	12,465
16. Overhead and administrative expenses	6,983
17. Depreciation expenses	3,004
18. Other expenses	571
19. Other income	5,648
<b>20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)</b>	<b>7,136</b>
21. Profit tax	-1
<b>22. NET PROFIT/LOSS (20 - 21)</b>	<b>7,137</b>