

INCOME STATEMENT AS OF 12/31/17

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	21,378
2. Interest expense and similar expenses	524
3. NET INTEREST INCOME (1- 2)	20,853
4. Income from dividends	47
5. Allowances for impairment	4,598
6. Provision expenses	922
7. Fee and commission income	15,619
8. Fee and commission expense	6,832
9. NET FEE AND COMMISSION INCOME (7- 8)	8,787
10. Net gains/losses from financial instruments held for trading	1,081
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	-2
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	714
15. Employee expenses	12,228
16. Overhead and administrative expenses	6,982
17. Depreciation expenses	2,813
18. Other expenses	1,090
19. Other income	6,316
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	9,164
21. Profit tax	35
22. NET PROFIT/LOSS (20 - 21)	9,129