

## INCOME STATEMENT AS OF 06/30/13

## 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€)
POSITION	AMOUNT
<b>1. Interest income and similar income</b>	6,423
2. Interest expense and similar expenses	2,184
<b>3. NET INTEREST INCOME (1- 2)</b>	4,239
4. Income from dividends	48
5. Allowances for impairment	739
6. Provision expenses	179
<b>7. Fee and commission income</b>	2,192
8. Fee and commission expense	555
<b>9. NET FEE AND COMMISSION INCOME (7- 8)</b>	1,637
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	190
13. Change in fair value in hedge accounting	
<b>14. Net gains/losses from FX revaluation</b>	160
<b>15. Employee expenses</b>	1,975
<b>16. Overhead and administrative expenses</b>	1,873
<b>17. Depreciation expenses</b>	343
18. Other expenses	114
19. Other income	197
<b>20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)</b>	1,250
21. Profit tax	
<b>22. NET PROFIT/LOSS (20 - 21)</b>	1,250