

INCOME STATEMENT AS OF 09/30/13

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
1. Interest income and similar income	9,535
2. Interest expense and similar expenses	3,399
3. NET INTEREST INCOME (1- 2)	6,137
4. Income from dividends	53
5. Allowances for impairment	957
6. Provision expenses	217
7. Fee and commission income	3,758
8. Fee and commission expense	1,082
9. NET FEE AND COMMISSION INCOME (7- 8)	2,675
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	334
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	270
15. Employee expenses	2,993
16. Overhead and administrative expenses	3,020
17. Depreciation expenses	529
18. Other expenses	118
19. Other income	226
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	1,860
21. Profit tax	
22. NET PROFIT/LOSS (20 - 21)	1,860