

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	17,337
2. Interest expense and similar expenses	5,647
3. NET INTEREST INCOME (1- 2)	11,690
4. Income from dividends	36
5. Allowances for impairment	2,437
6. Provision expenses	557
7. Fee and commission income	9,237
8. Fee and commission expense	3,730
9. NET FEE AND COMMISSION INCOME (7- 8)	5,507
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	172
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	630
15. Employee expenses	4,601
16. Overhead and administrative expenses	6,068
17. Depreciation expenses	811
18. Other expenses	120
19. Other income	421
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	3,861
21. Profit tax	372
22. NET PROFIT/LOSS (20 - 21)	3,489