

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
1. Interest income and similar income	7,438
2. Interest expense and similar expenses	3,303
3. NET INTEREST INCOME (1- 2)	4,135
4. Income from dividends	
5. Allowances for impairment	108
6. Provision expenses	-63
7. Fee and commission income	1,254
8. Fee and commission expense	540
9. NET FEE AND COMMISSION INCOME (7- 8)	714
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	41
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	19
15. Employee expenses	2,448
16. Overhead and administrative expenses	1,950
17. Depreciation expenses	240
18. Other expenses	26
19. Other income	1,461
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	1,662
21. Profit tax	
22. NET PROFIT/LOSS (20 - 21)	1,662