

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	2,383
2. Interest expense and similar expenses	1,087
3. NET INTEREST INCOME (1- 2)	1,296
4. Income from dividends	6
5. Allowances for impairment	183
6. Provision expenses	2
7. Fee and commission income	267
8. Fee and commission expense	254
9. NET FEE AND COMMISSION INCOME (7- 8)	12
10. Net gains/losses from financial instruments held for trading	13
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	3
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	13
15. Employee expenses	671
16. Overhead and administrative expenses	500
17. Depreciation expenses	129
18. Other expenses	28
19. Other income	184
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	13
21. Profit tax	0
22. NET PROFIT/LOSS (20 - 21)	13