

## INCOME STATEMENT AS OF 03/31/13

## 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>	10,128
2. Interest expense and similar expenses	3,640
<b>3. NET INTEREST INCOME (1- 2)</b>	6,488
4. Income from dividends	24
5. Allowances for impairment	-253
6. Provision expenses	-647
<b>7. Fee and commission income</b>	1,757
8. Fee and commission expense	940
<b>9. NET FEE AND COMMISSION INCOME (7- 8)</b>	817
10. Net gains/losses from financial instruments held for trading	129
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	
13. Change in fair value in hedge accounting	0
<b>14. Net gains/losses from FX revaluation</b>	-9
<b>15. Employee expenses</b>	1,829
<b>16. Overhead and administrative expenses</b>	1,057
<b>17. Depreciation expenses</b>	334
18. Other expenses	27
19. Other income	123
<b>20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)</b>	5,223
21. Profit tax	469
<b>22. NET PROFIT/LOSS (20 - 21)</b>	4,754