

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	26,177
2. Interest expense and similar expenses	11,046
3. NET INTEREST INCOME (1- 2)	15,132
4. Income from dividends	24
5. Allowances for impairment	305
6. Provision expenses	-326
7. Fee and commission income	6,393
8. Fee and commission expense	3,896
9. NET FEE AND COMMISSION INCOME (7- 8)	2,498
10. Net gains/losses from financial instruments held for trading	434
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	80
13. Change in fair value in hedge accounting	-10
14. Net gains/losses from FX revaluation	-3
15. Employee expenses	5,437
16. Overhead and administrative expenses	3,235
17. Depreciation expenses	895
18. Other expenses	83
19. Other income	271
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	8,795
21. Profit tax	-19
22. NET PROFIT/LOSS (20 - 21)	8,814