

INCOME STATEMENT AS OF 09/30/14

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	18,644
2. Interest expense and similar expenses	8,614
3. NET INTEREST INCOME (1- 2)	10,030
4. Income from dividends	1
5. Allowances for impairment	-112
6. Provision expenses	-563
7. Fee and commission income	6,171
8. Fee and commission expense	3,666
9. NET FEE AND COMMISSION INCOME (7- 8)	2,505
10. Net gains/losses from financial instruments held for trading	424
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	
14. Net gains/losses from FX revaluation	-37
15. Employee expenses	5,244
16. Overhead and administrative expenses	3,221
17. Depreciation expenses	752
18. Other expenses	117
19. Other income	353
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	4,616
21. Profit tax	0
22. NET PROFIT/LOSS (20 - 21)	4,616