

## INCOME STATEMENT AS OF 09/30/15

## 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	16,656
2. Interest expense and similar expenses	5,848
<b>3. NET INTEREST INCOME (1- 2)</b>	<b>10,807</b>
4. Income from dividends	2
5. Allowances for impairment	3,613
6. Provision expenses	37
7. Fee and commission income	6,064
8. Fee and commission expense	3,645
<b>9. NET FEE AND COMMISSION INCOME (7- 8)</b>	<b>2,419</b>
10. Net gains/losses from financial instruments held for trading	523
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	7
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	-106
15. Employee expenses	5,625
16. Overhead and administrative expenses	3,000
17. Depreciation expenses	762
18. Other expenses	58
19. Other income	594
<b>20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)</b>	<b>1,150</b>
21. Profit tax	10
<b>22. NET PROFIT/LOSS (20 - 21)</b>	<b>1,140</b>