

INCOME STATEMENT AS OF 12/31/13

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 EURO)

POSITION	AMOUNT
1. Interest income and similar income	30,223
2. Interest expense and similar expenses	14,570
3. NET INTEREST INCOME (1- 2)	15,653
4. Income from dividends	24
5. Allowances for impairment	21,642
6. Provision expenses	1,313
7. Fee and commission income	8,372
8. Fee and commission expense	4,985
9. NET FEE AND COMMISSION INCOME (7- 8)	3,387
10. Net gains/losses from financial instruments held for trading	592
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	66
13. Change in fair value in hedge accounting	-10
14. Net gains/losses from FX revaluation	5
15. Employee expenses	7,286
16. Overhead and administrative expenses	4,373
17. Depreciation expenses	1,153
18. Other expenses	148
19. Other income	461
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	-15,738
21. Profit tax	-3
22. NET PROFIT/LOSS (20 - 21)	-15,735