

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 | 9,628 |
| 2. Interest expense and similar expenses | 4,860 |
| 3. NET INTEREST INCOME (1- 2) | 4,768 |
| 4. Income from dividends | |
| 5. Allowances for impairment | 878 |
| 6. Provision expenses | |
| 7. Fee and commission income | 3,360 |
| 8. Fee and commission expense | 1,707 |
| 9. NET FEE AND COMMISSION INCOME (7- 8) | 1,652 |
| 10. Net gains/losses from financial instruments held for trading | 153 |
| 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 | 11 |
| 15. Employee expenses | 3,419 |
| 16. Overhead and administrative expenses | 3,675 |
| 17. Depreciation expenses | 392 |
| 18. Other expenses | 260 |
| 19. Other income | 2,189 |
| 20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19) | 149 |
| 21. Profit tax | |
| 22. NET PROFIT/LOSS (20 - 21) | 149 |