

INCOME STATEMENT AS OF 06/30/13

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	13,239
2. Interest expense and similar expenses	4,952
3. NET INTEREST INCOME (1- 2)	8,287
4. Income from dividends	0
5. Allowances for impairment	1,074
6. Provision expenses	-46
7. Fee and commission income	2,020
8. Fee and commission expense	781
9. NET FEE AND COMMISSION INCOME (7- 8)	1,239
10. Net gains/losses from financial instruments held for trading	21
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	166
15. Employee expenses	4,322
16. Overhead and administrative expenses	2,198
17. Depreciation expenses	484
18. Other expenses	187
19. Other income	1,261
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	2,754
21. Profit tax	280
22. NET PROFIT/LOSS (20 - 21)	2,474