

INCOME STATEMENT AS OF 06/30/15

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	12,907
2. Interest expense and similar expenses	2,802
3. NET INTEREST INCOME (1- 2)	10,105
4. Income from dividends	1
5. Allowances for impairment	973
6. Provision expenses	1,013
7. Fee and commission income	2,382
8. Fee and commission expense	1,435
9. NET FEE AND COMMISSION INCOME (7- 8)	947
10. Net gains/losses from financial instruments held for trading	216
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	279
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	-31
15. Employee expenses	3,804
16. Overhead and administrative expenses	2,338
17. Depreciation expenses	635
18. Other expenses	84
19. Other income	903
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	3,575
21. Profit tax	306
22. NET PROFIT/LOSS (20 - 21)	3,269