

INCOME STATEMENT AS OF 09/30/13

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	20,154
2. Interest expense and similar expenses	7,211
3. NET INTEREST INCOME (1- 2)	12,943
4. Income from dividends	1
5. Allowances for impairment	1,074
6. Provision expenses	295
7. Fee and commission income	3,169
8. Fee and commission expense	1,157
9. NET FEE AND COMMISSION INCOME (7- 8)	2,012
10. Net gains/losses from financial instruments held for trading	46
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	229
15. Employee expenses	6,219
16. Overhead and administrative expenses	3,321
17. Depreciation expenses	700
18. Other expenses	328
19. Other income	1,474
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	4,768
21. Profit tax	489
22. NET PROFIT/LOSS (20 - 21)	4,279