

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	18,704
2. Interest expense and similar expenses	3,981
3. NET INTEREST INCOME (1- 2)	14,723
4. Income from dividends	2
5. Allowances for impairment	2,207
6. Provision expenses	514
7. Fee and commission income	3,598
8. Fee and commission expense	2,010
9. NET FEE AND COMMISSION INCOME (7- 8)	1,588
10. Net gains/losses from financial instruments held for trading	308
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	213
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	-60
15. Employee expenses	5,544
16. Overhead and administrative expenses	3,270
17. Depreciation expenses	938
18. Other expenses	150
19. Other income	1,131
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	5,282
21. Profit tax	488
22. NET PROFIT/LOSS (20 - 21)	4,794