

INCOME STATEMENT AS OF 09/30/16

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	17,702
2. Interest expense and similar expenses	3,043
3. NET INTEREST INCOME (1- 2)	14,659
4. Income from dividends	2
5. Allowances for impairment	1,258
6. Provision expenses	348
7. Fee and commission income	3,830
8. Fee and commission expense	1,991
9. NET FEE AND COMMISSION INCOME (7- 8)	1,839
10. Net gains/losses from financial instruments held for trading	269
11. Net gains/losses from financial instruments carried at fair value through profit and loss	
12. Net gains/losses from investment securities	304
13. Change in fair value in hedge accounting	
14. Net gains/losses from FX revaluation	-56
15. Employee expenses	5,682
16. Overhead and administrative expenses	3,288
17. Depreciation expenses	819
18. Other expenses	84
19. Other income	772
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	6,309
21. Profit tax	526
22. NET PROFIT/LOSS (20 - 21)	5,783