

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	17,267
2. Interest expense and similar expenses	6,288
3. NET INTEREST INCOME (1- 2)	10,979
4. Income from dividends	59
5. Allowances for impairment	1,073
6. Provision expenses	299
7. Fee and commission income	4,839
8. Fee and commission expense	1,793
9. NET FEE AND COMMISSION INCOME (7- 8)	3,046
10. Net gains/losses from financial instruments held for trading	
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	60
15. Employee expenses	4,989
16. Overhead and administrative expenses	2,402
17. Depreciation expenses	812
18. Other expenses	127
19. Other income	2,223
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	6,666
21. Profit tax	500
22. NET PROFIT/LOSS (20 - 21)	6,166