

INCOME STATEMENT AS OF 09/30/14

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	19,090
2. Interest expense and similar expenses	6,005
3. NET INTEREST INCOME (1- 2)	13,086
4. Income from dividends	
5. Allowances for impairment	2,418
6. Provision expenses	178
7. Fee and commission income	5,044
8. Fee and commission expense	2,240
9. NET FEE AND COMMISSION INCOME (7- 8)	2,804
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	222
15. Employee expenses	5,307
16. Overhead and administrative expenses	2,708
17. Depreciation expenses	807
18. Other expenses	395
19. Other income	349
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	4,647
21. Profit tax	389
22. NET PROFIT/LOSS (20 - 21)	4,258