

INCOME STATEMENT AS OF 12/31/15

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	702
2. Interest expense and similar expenses	184
3. NET INTEREST INCOME (1- 2)	519
4. Income from dividends	
5. Allowances for impairment	34
6. Provision expenses	6
7. Fee and commission income	179
8. Fee and commission expense	123
9. NET FEE AND COMMISSION INCOME (7- 8)	56
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	32
15. Employee expenses	897
16. Overhead and administrative expenses	511
17. Depreciation expenses	65
18. Other expenses	2
19. Other income	0
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	-908
21. Profit tax	13
22. NET PROFIT/LOSS (20 - 21)	-921