

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	1,934
2. Interest expense and similar expenses	509
3. NET INTEREST INCOME (1- 2)	1,426
4. Income from dividends	
5. Allowances for impairment	9
6. Provision expenses	5
7. Fee and commission income	1,188
8. Fee and commission expense	507
9. NET FEE AND COMMISSION INCOME (7- 8)	681
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	210
15. Employee expenses	1,128
16. Overhead and administrative expenses	729
17. Depreciation expenses	211
18. Other expenses	4
19. Other income	78
20. OPERATING PROFIT (3+4-5-6+9+10+11+12+13+14-15-16-17-18+19)	308
21. Profit tax	15
22. NET PROFIT/LOSS (20 - 21)	294