

INCOME STATEMENT AS OF 09/30/12

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
IN 1.	Interest Income	8,038
	1) Deposits	317
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	7,606
	4) Securities Held to Maturity	94
	5) Other Interest Income	20
EX 1.	Interest Expenses	3,445
	1) Deposits	2,971
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	344
	5) Subordinated Debts	
	6) Other Interest Expenses	130
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	4,592
II.	Provision Expenses for Losses	766
III.	NET INCOME/EXPENSES (I-II)	3,826
IN 2.	Fee Income	3,626
	1) Fees from Loans	401
	2) Fees from Off Balance Sheet Activities	95
	3) Fees from Services Rendered	3,064
	4) Other Fees	66
EX 2.	Fee Expense	1,270
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	819
	4) Other Fees	451
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	2,356
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	6,181
IN 3.	Other Income	525
	1) Income from FX Dealings (Net)	108
	2) FX Revaluation of Gains/Losses	-19
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	17
	4) Income from Trading (net) with Derivatives futures-forward, options, swaps, other derivatives; FX trading - spot transactions and interest rate swaps	1
	5) Net Losses/Gains from Custody Operations	
	6) Other Income	418
EX 3.	Overhead and Other Expenses	6,392
	1) Salaries and Contribution Expense	2,917
	2) Business Premise and Fixed Assets Expenses	1,498
	3) Other Expenses	1,976
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	314
IN 4.	Extraordinary Income	8
EX 4.	Extraordinary Expenses	8
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	-1
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	313
EX 5.	Income Taxes and Contributions	
IX.	NET PROFIT/LOSS (VIII - EX 5)	313