

INCOME STATEMENT AS OF 12/31/07

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	7,530
	1) Deposits	833
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	6,578
	4) Securities Held to Maturity	0
	5) Other Interest Income	119
EX 1.	Interest Expenses	1,897
	1) Deposits	1,526
	2) Securities Sold Under Repurchase Agreement	
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	29
	5) Subordinated Debts	
	6) Other Interest Expenses	342
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	5,633
II.	Provision Expenses for Losses	3,803
III.	NET INCOME/EXPENSES (I-II)	1,830
IN 2. F	Fee Income	4,647
	1) Fees from Loans	800
	2) Fees from Off Balance Sheet Activities	120
	3) Fees from Services Rendered	2,775
	4) Other Fees	952
EX 2. F	Fee Expense	713
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	382
	4) Other Fees	330
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	3,934
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	5,764
IN 3.	Other Income	2,538
	1) Income from FX Dealings (Net)	108
	2) FX Revaluation Gains/Losses	-147
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	2,415
	4) Other Income	162
EX 3.	Overhead Expenses	6,407
	1) Salaries and Contribution Expense	3,109
	2) Business Premise and Fixed Assets Expenses	1,246
	3) Other Expenses	2,052
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	1,895
IN 4.	Extraordinary Income	
EX 4.	Extraordinary Expenses	6
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	-6
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	1,889
EX 5.	Income Taxes and Contributions	170
IX.	NET PROFIT/LOSS (VIII - EX 5)	1,718