

## INCOME STATEMENT AS OF 12/31/10

## 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.	<b>Interest Income</b>	9,286
	1) Deposits	169
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	8,885
	4) Securities Held to Maturity	127
	5) Other Interest Income	104
EX 1.	<b>Interest Expenses</b>	4,737
	1) Deposits	4,021
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	486
	5) Subordinated Debts	
	6) Other Interest Expenses	230
I.	<b>NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)</b>	4,549
II.	<b>Provision Expenses for Losses</b>	685
III.	<b>NET INCOME/EXPENSES (I-II)</b>	3,863
IN 2.	<b>Fee Income</b>	3,305
	1) Fees from Loans	653
	2) Fees from Off Balance Sheet Activities	191
	3) Fees from Services Rendered	2,399
	4) Other Fees	62
EX 2.	<b>Fee Expense</b>	699
	1) Fees for Loans	0
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	264
	4) Other Fees	435
IV.	<b>NET FEE INCOME/EXPENSES (IN 2. - EX 2.)</b>	2,607
V.	<b>NET INTEREST &amp; FEE INCOME/EXPENSES ( III+IV)</b>	6,470
IN 3.	<b>Other Income</b>	1,968
	1) Income from FX Dealings (Net)	98
	2) FX Revaluation of Gains/Losses	-97
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	1,065
	4) Income from Trading (net) with Derivatives futures-forward, options, swaps, other derivatives; FX trading - spot transactions and interest rate swaps	-24
	5) Net Losses/Gains from Custody Operations	
	6) Other Income	925
EX 3.	<b>Overhead and Other Expenses</b>	8,096
	1) Salaries and Contribution Expense	3,838
	2) Business Premise and Fixed Assets Expenses	1,956
	3) Other Expenses	2,302
VI.	<b>NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)</b>	342
IN 4.	Extraordinary Income	5
EX 4.	Extraordinary Expenses	9
VII.	<b>NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)</b>	-5
VIII.	<b>NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)</b>	337
EX 5.	Income Taxes and Contributions	31
IX.	<b>NET PROFIT/LOSS (VIII - EX 5)</b>	306