

INCOME STATEMENT AS OF 09/30/08

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	53,204
	1) Deposits	455
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	49,892
	4) Securities Held to Maturity	16
	5) Other Interest Income	2,841
EX 1.	Interest Expenses	35,033
	1) Deposits	27,802
	2) Securities Sold Under Repurchase Agreement	
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	6,215
	5) Subordinated Debts	664
	6) Other Interest Expenses	352
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	18,171
II.	Provision Expenses for Losses	12,387
III.	NET INCOME/EXPENSES (I-II)	5,784
IN 2. F	Fee Income	20,016
	1) Fees from Loans	2,773
	2) Fees from Off Balance Sheet Activities	496
	3) Fees from Services Rendered	15,648
	4) Other Fees	1,098
EX 2. F	Fee Expense	4,574
	1) Fees for Loans	15
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	1,909
	4) Other Fees	2,649
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	15,442
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	21,226
IN 3.	Other Income	751
	1) Income from FX Dealings (Net)	482
	2) FX Revaluation Gains/Losses	-121
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	
	4) Other Income	390
EX 3.	Overhead Expenses	16,477
	1) Salaries and Contribution Expense	8,460
	2) Business Premise and Fixed Assets Expenses	3,522
	3) Other Expenses	4,495
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	5,500
IN 4.	Extraordinary Income	768
EX 4.	Extraordinary Expenses	113
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	654
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	6,154
EX 5.	Income Taxes and Contributions	443
IX.	NET PROFIT/LOSS (VIII - EX 5)	5,712