

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.

	POSITION	(000€) AMOUNT
IN 1.	Interest Income	30,577
	1) Deposits	76
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	20,651
	4) Securities Held to Maturity	563
	5) Other Interest Income	9,288
EX 1.	Interest Expenses	14,957
	1) Deposits	12,958
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	1,210
	5) Subordinated Debts	750
	6) Other Interest Expenses	39
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	15,621
II.	Provision Expenses for Losses	24,367
III.	NET INCOME/EXPENSES (I-II)	-8,746
IN 2.	Fee Income	10,714
	1) Fees from Loans	807
	2) Fees from Off Balance Sheet Activities	357
	3) Fees from Services Rendered	8,545
	4) Other Fees	1,004
EX 2.	Fee Expense	4,222
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	50
	3) Fees for Services Rendered	962
	4) Other Fees	3,211
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	6,491
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-2,255
IN 3.	Other Income	2,533
	1) Income from FX Dealings (Net)	549
	2) FX Revaluation of Gains/Losses	5
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	380
	4) Income from Trading (net) with Derivatives futures-forward, options, swaps, other derivatives; FX trading - spot transactions and interest rate swaps	
	5) Net Losses/Gains from Custody Operations	27
	6) Other Income	1,572
EX 3.	Overhead and Other Expenses	17,961
	1) Salaries and Contribution Expense	10,909
	2) Business Premise and Fixed Assets Expenses	4,910
	3) Other Expenses	2,142
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-17,684
IN 4.	Extraordinary Income	7,709
EX 4.	Extraordinary Expenses	259
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	7,450
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	-10,234
EX 5.	Income Taxes and Contributions	45
IX.	NET PROFIT/LOSS (VIII - EX 5)	-10,279