

## INCOME STATEMENT AS OF 12/31/08

## 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.	<b>Interest Income</b>	73,502
	1) Deposits	573
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	69,196
	4) Securities Held to Maturity	16
	5) Other Interest Income	3,717
EX 1.	<b>Interest Expenses</b>	48,187
	1) Deposits	36,915
	2) Securities Sold Under Repurchase Agreement	
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	9,416
	5) Subordinated Debts	869
	6) Other Interest Expenses	987
I.	<b>NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)</b>	25,316
II.	<b>Provision Expenses for Losses</b>	20,860
III.	<b>NET INCOME/EXPENSES (I-II)</b>	4,455
IN 2. F	<b>Fee Income</b>	25,514
	1) Fees from Loans	3,820
	2) Fees from Off Balance Sheet Activities	811
	3) Fees from Services Rendered	19,452
	4) Other Fees	1,431
EX 2. F	<b>Fee Expense</b>	6,289
	1) Fees for Loans	19
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	2,599
	4) Other Fees	3,670
IV.	<b>NET FEE INCOME/EXPENSES (IN 2. - EX 2.)</b>	19,225
V.	<b>NET INTEREST &amp; FEE INCOME/EXPENSES ( III+IV)</b>	23,681
IN 3.	<b>Other Income</b>	1,269
	1) Income from FX Dealings (Net)	720
	2) FX Revaluation Gains/Losses	-40
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	
	4) Other Income	588
EX 3.	<b>Overhead Expenses</b>	22,636
	1) Salaries and Contribution Expense	11,573
	2) Business Premise and Fixed Assets Expenses	5,061
	3) Other Expenses	6,002
VI.	<b>NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)</b>	2,313
IN 4.	Extraordinary Income	697
EX 4.	Extraordinary Expenses	225
VII.	<b>NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)</b>	471
VIII.	<b>NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)</b>	2,784
EX 5.	Income Taxes and Contributions	662
IX.	<b>NET PROFIT/LOSS (VIII - EX 5)</b>	2,122