

INCOME STATEMENT AS OF 12/31/11

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	38,679
	1) Deposits	142
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	31,817
	4) Securities Held to Maturity	383
	5) Other Interest Income	6,337
EX 1.	Interest Expenses	22,581
	1) Deposits	19,074
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	2,034
	5) Subordinated Debts	1,473
	6) Other Interest Expenses	0
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	16,099
II.	Provision Expenses for Losses	41,749
III.	NET INCOME/EXPENSES (I-II)	-25,650
IN 2.	Fee Income	14,992
	1) Fees from Loans	1,282
	2) Fees from Off Balance Sheet Activities	619
	3) Fees from Services Rendered	11,836
	4) Other Fees	1,256
EX 2.	Fee Expense	5,355
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	47
	3) Fees for Services Rendered	1,293
	4) Other Fees	4,014
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	9,637
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-16,013
IN 3.	Other Income	2,575
	1) Income from FX Dealings (Net)	567
	2) FX Revaluation of Gains/Losses	-12
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	92
	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	40
	6) Other Income	1,888
EX 3.	Overhead and Other Expenses	22,151
	1) Salaries and Contribution Expense	12,886
	2) Business Premise and Fixed Assets Expenses	6,434
	3) Other Expenses	2,831
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-35,589
IN 4.	Extraordinary Income	22,730
EX 4.	Extraordinary Expenses	562
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	22,168
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	-13,421
EX 5.	Income Taxes and Contributions	
IX.	NET PROFIT/LOSS (VIII - EX 5)	-13,421