

INCOME STATEMENT AS OF 12/31/12

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	40,336
	1) Deposits	97
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	27,161
	4) Securities Held to Maturity	780
	5) Other Interest Income	12,299
EX 1.	Interest Expenses	19,747
	1) Deposits	17,281
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	1,522
	5) Subordinated Debts	898
	6) Other Interest Expenses	46
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	20,590
II.	Provision Expenses for Losses	37,011
III.	NET INCOME/EXPENSES (I-II)	-16,421
IN 2.	Fee Income	14,204
	1) Fees from Loans	1,041
	2) Fees from Off Balance Sheet Activities	455
	3) Fees from Services Rendered	11,355
	4) Other Fees	1,352
EX 2.	Fee Expense	5,612
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	57
	3) Fees for Services Rendered	1,252
	4) Other Fees	4,303
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	8,592
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-7,829
IN 3.	Other Income	3,374
	1) Income from FX Dealings (Net)	671
	2) FX Revaluation of Gains/Losses	4
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	659
	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	62
	6) Other Income	1,978
EX 3.	Overhead and Other Expenses	24,398
	1) Salaries and Contribution Expense	14,572
	2) Business Premise and Fixed Assets Expenses	6,652
	3) Other Expenses	3,174
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-28,853
IN 4.	Extraordinary Income	10,256
EX 4.	Extraordinary Expenses	360
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	9,896
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	-18,957
EX 5.	Income Taxes and Contributions	23
IX.	NET PROFIT/LOSS (VIII - EX 5)	-18,980