

## 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.

		(000€)
	POSITION	AMOUNT
IN 1.	<b>Interest Income</b>	1,471
	1) Deposits	9
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	1,448
	4) Securities Held to Maturity	14
	5) Other Interest Income	
EX 1.	<b>Interest Expenses</b>	653
	1) Deposits	496
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	93
	5) Subordinated Debts	63
	6) Other Interest Expenses	1
I.	<b>NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)</b>	818
II.	<b>Provision Expenses for Losses</b>	883
III.	<b>NET INCOME/EXPENSES (I-II)</b>	-64
IN 2.	<b>Fee Income</b>	449
	1) Fees from Loans	125
	2) Fees from Off Balance Sheet Activities	19
	3) Fees from Services Rendered	271
	4) Other Fees	34
EX 2.	<b>Fee Expense</b>	149
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	57
	4) Other Fees	92
IV.	<b>NET FEE INCOME/EXPENSES (IN 2. - EX 2.)</b>	301
V.	<b>NET INTEREST &amp; FEE INCOME/EXPENSES ( III+IV)</b>	236
IN 3.	<b>Other Income</b>	1,739
	1) Income from FX Dealings (Net)	0
	2) FX Revaluation of Gains/Losses	-17
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	
	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	
	6) Other Income	1,757
EX 3.	<b>Overhead and Other Expenses</b>	2,102
	1) Salaries and Contribution Expense	1,163
	2) Business Premise and Fixed Assets Expenses	531
	3) Other Expenses	408
VI.	<b>NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)</b>	-126
IN 4.	Extraordinary Income	0
EX 4.	Extraordinary Expenses	0
VII.	<b>NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)</b>	0
VIII.	<b>NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)</b>	-126
EX 5.	Income Taxes and Contributions	
IX.	<b>NET PROFIT/LOSS (VIII - EX 5)</b>	-126