

INCOME STATEMENT AS OF 09/30/11

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	8,499
	1) Deposits	75
	2) Securities Purchased Under Agreement to Resell	0
	3) Loans and Financial Lease	8,424
	4) Securities Held to Maturity	
	5) Other Interest Income	
EX 1.	Interest Expenses	2,867
	1) Deposits	2,126
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	632
	5) Subordinated Debts	
	6) Other Interest Expenses	109
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	5,632
II.	Provision Expenses for Losses	1,530
III.	NET INCOME/EXPENSES (I-II)	4,102
IN 2.	Fee Income	2,806
	1) Fees from Loans	652
	2) Fees from Off Balance Sheet Activities	369
	3) Fees from Services Rendered	1,229
	4) Other Fees	556
EX 2.	Fee Expense	457
	1) Fees for Loans	8
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	187
	4) Other Fees	262
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	2,349
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	6,451
IN 3.	Other Income	348
	1) Income from FX Dealings (Net)	
	2) FX Revaluation of Gains/Losses	213
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	61
	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	74
EX 3.	Overhead and Other Expenses	5,400
	1) Salaries and Contribution Expense	2,438
	2) Business Premise and Fixed Assets Expenses	1,531
	3) Other Expenses	1,432
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	1,399
IN 4.	Extraordinary Income	26
EX 4.	Extraordinary Expenses	12
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	13
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	1,413
EX 5.	Income Taxes and Contributions	4
IX.	NET PROFIT/LOSS (VIII - EX 5)	1,409