

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.

		(000€)
	POSITION	AMOUNT
IN 1.	Interest Income	11,405
	1) Deposits	99
	2) Securities Purchased Under Agreement to Resell	2
	3) Loans and Financial Lease	11,304
	4) Securities Held to Maturity	
	5) Other Interest Income	
EX 1.	Interest Expenses	3,874
	1) Deposits	2,817
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	908
	5) Subordinated Debts	
	6) Other Interest Expenses	148
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	7,532
II.	Provision Expenses for Losses	2,160
III.	NET INCOME/EXPENSES (I-II)	5,372
IN 2.	Fee Income	3,817
	1) Fees from Loans	838
	2) Fees from Off Balance Sheet Activities	511
	3) Fees from Services Rendered	1,669
	4) Other Fees	800
EX 2.	Fee Expense	645
	1) Fees for Loans	10
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	247
	4) Other Fees	387
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	3,173
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	8,544
IN 3.	Other Income	511
	1) Income from FX Dealings (Net)	
	2) FX Revaluation of Gains/Losses	286
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	71
	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	155
EX 3.	Overhead and Other Expenses	7,379
	1) Salaries and Contribution Expense	3,329
	2) Business Premise and Fixed Assets Expenses	2,074
	3) Other Expenses	1,975
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	1,677
IN 4.	Extraordinary Income	27
EX 4.	Extraordinary Expenses	13
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	13
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	1,690
EX 5.	Income Taxes and Contributions	168
IX.	NET PROFIT/LOSS (VIII - EX 5)	1,522