

INCOME STATEMENT AS OF 09/30/08

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	27,968
	1) Deposits	479
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	27,422
	4) Securities Held to Maturity	
	5) Other Interest Income	67
EX 1.	Interest Expenses	17,548
	1) Deposits	1,692
	2) Securities Sold Under Repurchase Agreement	4
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	14,929
	5) Subordinated Debts	923
	6) Other Interest Expenses	
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	10,420
II.	Provision Expenses for Losses	16,359
III.	NET INCOME/EXPENSES (I-II)	-5,939
IN 2. F	Fee Income	2,971
	1) Fees from Loans	1,380
	2) Fees from Off Balance Sheet Activities	106
	3) Fees from Services Rendered	1,399
	4) Other Fees	87
EX 2. F	Fee Expense	326
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	28
	3) Fees for Services Rendered	264
	4) Other Fees	34
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	2,645
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-3,294
IN 3.	Other Income	-903
	1) Income from FX Dealings (Net)	146
	2) FX Revaluation Gains/Losses	-66
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	-1,068
	4) Other Income	85
EX 3.	Overhead Expenses	5,633
	1) Salaries and Contribution Expense	2,457
	2) Business Premise and Fixed Assets Expenses	1,886
	3) Other Expenses	1,290
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-9,830
IN 4.	Extraordinary Income	0
EX 4.	Extraordinary Expenses	1
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	-1
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	-9,831
EX 5.	Income Taxes and Contributions	
IX.	NET PROFIT/LOSS (VIII - EX 5)	-9,831