

INCOME STATEMENT AS OF 09/30/12

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	11,764
	1) Deposits	5
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	11,230
	4) Securities Held to Maturity	
	5) Other Interest Income	529
EX 1.	Interest Expenses	7,050
	1) Deposits	3,104
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	2,751
	5) Subordinated Debts	1,096
	6) Other Interest Expenses	99
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	4,713
II.	Provision Expenses for Losses	8,579
III.	NET INCOME/EXPENSES (I-II)	-3,865
IN 2.	Fee Income	1,947
	1) Fees from Loans	538
	2) Fees from Off Balance Sheet Activities	232
	3) Fees from Services Rendered	843
	4) Other Fees	333
EX 2.	Fee Expense	447
	1) Fees for Loans	113
	2) Fees for Off Balance Sheet Activities	38
	3) Fees for Services Rendered	168
	4) Other Fees	129
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	1,500
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-2,366
IN 3.	Other Income	297
	1) Income from FX Dealings (Net)	285
	2) FX Revaluation of Gains/Losses	-200
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	37
	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	175
EX 3.	Overhead and Other Expenses	8,442
	1) Salaries and Contribution Expense	3,997
	2) Business Premise and Fixed Assets Expenses	2,643
	3) Other Expenses	1,802
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-10,510
IN 4.	Extraordinary Income	449
EX 4.	Extraordinary Expenses	5
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	443
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	-10,067
EX 5.	Income Taxes and Contributions	
IX.	NET PROFIT/LOSS (VIII - EX 5)	-10,067