

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.

	POSITION	(000€) AMOUNT
IN 1.	Interest Income	21,055
	1) Deposits	30
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Financial Lease	20,228
	4) Securities Held to Maturity	
	5) Other Interest Income	796
EX 1.	Interest Expenses	13,206
	1) Deposits	3,096
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	8,474
	5) Subordinated Debts	1,533
	6) Other Interest Expenses	103
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	7,849
II.	Provision Expenses for Losses	28,097
III.	NET INCOME/EXPENSES (I-II)	-20,248
IN 2.	Fee Income	4,683
	1) Fees from Loans	2,671
	2) Fees from Off Balance Sheet Activities	434
	3) Fees from Services Rendered	1,031
	4) Other Fees	546
EX 2.	Fee Expense	877
	1) Fees for Loans	370
	2) Fees for Off Balance Sheet Activities	85
	3) Fees for Services Rendered	340
	4) Other Fees	82
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	3,805
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-16,443
IN 3.	Other Income	284
	1) Income from FX Dealings (Net)	2,733
	2) FX Revaluation of Gains/Losses	-2,564
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	22
	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	92
EX 3.	Overhead and Other Expenses	11,681
	1) Salaries and Contribution Expense	4,903
	2) Business Premise and Fixed Assets Expenses	3,499
	3) Other Expenses	3,279
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-27,840
IN 4.	Extraordinary Income	37,710
EX 4.	Extraordinary Expenses	-1
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	37,711
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	9,871
EX 5.	Income Taxes and Contributions	
IX.	NET PROFIT/LOSS (VIII - EX 5)	9,871