

INCOME STATEMENT AS OF 12/31/08

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	5,982
	1) Deposits	271
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	5,647
	4) Securities Held to Maturity	
	5) Other Interest Income	64
EX 1.	Interest Expenses	1,224
	1) Deposits	1,213
	2) Securities Sold Under Repurchase Agreement	
	3) Liabilities Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	11
	5) Subordinated Debts	
	6) Other Interest Expenses	
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	4,758
II.	Provision Expenses for Losses	1,865
III.	NET INCOME/EXPENSES (I-II)	2,892
IN 2. F	Fee Income	2,370
	1) Fees from Loans	484
	2) Fees from Off Balance Sheet Activities	107
	3) Fees from Services Rendered	1,250
	4) Other Fees	528
EX 2. F	Fee Expense	331
	1) Fees for Loans	1
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services Rendered	329
	4) Other Fees	1
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	2,039
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	4,931
IN 3.	Other Income	715
	1) Income from FX Dealings (Net)	218
	2) FX Revaluation Gains/Losses	-66
	3) Income from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities	
	4) Other Income	564
EX 3.	Overhead Expenses	3,843
	1) Salaries and Contribution Expense	2,098
	2) Business Premise and Fixed Assets Expenses	784
	3) Other Expenses	962
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	1,803
IN 4.	Extraordinary Income	
EX 4.	Extraordinary Expenses	
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSES (IN 4. - EX 4.)	
VIII.	NET INCOME/EXPENSES AFTER EXTRAORDINARY ITEMS (VI - VII)	1,803
EX 5.	Income Taxes and Contributions	194
IX.	NET PROFIT/LOSS (VIII - EX 5)	1,610