

INCOME STATEMENT AS OF 06/30/12

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.

		(000€)
	POSITION	AMOUNT
IN 1.	Interest Income	18,395
	1) Deposits	70
	2) Securities Purchased Under Agreement to Resell	19
	3) Loans and Financial Lease	17,175
	4) Securities Held to Maturity	
	5) Other Interest Income	1,132
EX 1.	Interest Expenses	8,177
	1) Deposits	5,849
	2) Securities Purchase under Agreement to Resell	
	3) Borrowings - Claims Payable	
	4) Loans and other Borrowings	1,593
	5) Subordinated Debts	443
	6) Other Interest Expenses	292
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	10,218
II.	Provision Expenses for Losses	14,167
III.	NET INCOME/EXPENSES (I-II)	-3,949
IN 2.	Fee Income	4,923
	1) Fees from Loans	959
	2) Fees from Off Balance Sheet Activities	495
	3) Fees from Services Rendered	3,319
	4) Other Fees	150
EX 2.	Fee Expense	2,060
	1) Fees for Loans	122
	2) Fees for Off Balance Sheet Activities	97
	3) Fees for Services Rendered	788
	4) Other Fees	1,054
IV.	NET FEE INCOME/EXPENSES (IN 2. - EX 2.)	2,863
V.	NET INTEREST & FEE INCOME/EXPENSES (III+IV)	-1,086
IN 3.	Other Income	493
	1) Income from FX Dealings (Net)	292
	2) FX Revaluation of Gains/Losses	-353
	3) Income from Securities Trading (net) and Gains/Losses on Securities Available for Sale and Held to Maturity (including Equity Investments)	
	4) Income from Trading (net) with Derivatives futures-forward, options, swaps, other derivatives; FX trading - spot transactions and interest rate swaps	386
	5) Net Losses/Gains from Custody Operations	10
	6) Other Income	158
EX 3.	Overhead and Other Expenses	7,086
	1) Salaries and Contribution Expense	3,923
	2) Business Premise and Fixed Assets Expenses	2,028
	3) Other Expenses	1,135
VI.	NET INCOME/EXPENSES BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	-7,679
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)	-7,679
EX 5.	Income Taxes and Contributions	-15
IX.	NET PROFIT/LOSS (VIII - EX 5)	-7,664